

**JUDGE KARAS****FILE COPY**

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 Southern District of New York  
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**08 CIV 48187**UNITED STATES DISTRICT COURT  
 SOUTHERN DISTRICT OF NEW YORK-----x  
 DOUGLAS D. DE MASI SR.,

Plaintiff

- against -

SENATOR CHARLES E. SCHUMER,

Defendant.



Defendant Senator Charles E. Schumer, by his attorney, Michael J. Garcia, United States Attorney for the Southern District of New York, hereby removes the above-captioned action to the United States District Court for the Southern District of New York. The grounds for removal are as follows:

1. At all times relevant to the complaint, Charles E. Schumer was a United States Senator representing New York.
2. Senator Charles E. Schumer was named as a defendant in a civil action filed in the Supreme Court of the State of New York, County of Putnam. A true and correct copy of the state court complaint with attachments is annexed hereto as Exhibit A.<sup>1</sup>

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<sup>1</sup> Social security numbers have been redacted from the attachments.

3. In the complaint, although plaintiff does not specify a cause of action, plaintiff appears to be claiming that Senator Schumer committed a tort against plaintiff because plaintiff was not satisfied with the assistance he received from Senator Schumer's office concerning plaintiff's dispute with Countrywide Home Loans, which held a mortgage on plaintiff's home. See Exhibit A. Accordingly, this complaint should be construed as asserting a tort claim pursuant to the Federal Torts Claim Act ("FTCA"), 28 U.S.C. §§ 1346, 2671-2680.

4. Senator Schumer's alleged conduct was taken under color of his office and within the scope of his employment as a United States Senator.

5. Because plaintiff's claim against Senator Schumer is brought against an officer of the United States for acts performed under color of such office, this action may be removed to this Court pursuant to 28 U.S.C. § 1442(a)(1). This action is also removable pursuant to 28 U.S.C. § 2679(d)(2). See infra ¶ 7.

6. On May 21, 2008, the United States Attorney for the Southern District of New York, Michael J. Garcia, certified, pursuant to 28 U.S.C. § 2679(d) and 28 C.F.R. § 15.4, that Senator Schumer was acting within the scope of his employment as an officer or employee of the United States at the time of the events giving rise to plaintiff's claims in this action. The certification is attached hereto as Exhibit B.

7. Pursuant to this certification and 28 U.S.C. § 2679(d), the action is deemed to have been brought against the United States and the United States should be substituted for Senator Schumer as the defendant in this action, and this action must be removed to this Court.

8. The trial in this action has not commenced.

9. Accordingly, this action is properly being removed pursuant to 28 U.S.C. §§ 1331,

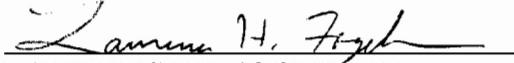
1441(a), 1442(a), 2679(d)(2), and 1446(a).

10. The submission of this notice of removal is solely for the special purpose of removing this action to the appropriate federal court and is not a general appearance by any defendant. This Office makes a limited appearance on behalf of Senator Schumer solely for the purpose of removal of this action. This submission does not constitute a waiver of any defense available to the defendant, including any defense under Rule 12 of the Federal Rules of Civil Procedure.

Dated: New York, New York  
May 23, 2008

Respectfully submitted,

MICHAEL J. GARCIA  
United States Attorney

By:   
LAWRENCE H. FOGELMAN  
Assistant United States Attorney  
Telephone: 212-637-2719  
Fax: 212-637-2730

To: Douglas D. De Masi Sr. (By Express Mail)  
1214 Beekman Road  
Hopewell Jct. N.Y. 12533  
Tel: 845-227-5387  
Fax: 845-227-7312

COVER SHEET

PLAINTIFF

Douglas D. De Masi Sr.  
1214 Beeman Road  
Hopewell Jct. New 12533  
Phone # 845 27 5387  
Fax # 845 227 7312

Date April 23 2008

1019/08

-AGAINST-

DEFENDANT

Senator Charles E. Schumer  
One park Place, Suite 100  
Peekskill, New York 10566  
Phone # 1 914 734 1532  
Fax # 1 914 734 1673

PUTNAM COUNTY  
CLERK

2008 APR 24 AM 9:26

both of us to get an appraisal on our home before this court date. Patty and I did and paid for the appraisal in full, and she didn't. Then Judge Burk told me that he will sign these papers when he gets around to it. But right now he told me to go see Patty and tell her that Judge Burk said to have a wonder full Christmas with our kids and family. And as I was walking out of the court I noticed their were two court officers right behind me, I never heard or saw them come in to the court room, as I'm leaving they gave me a little smile and then I noticed Ms. Widen the banks attorney with her head down and talking to her self as I left the court very fast. Judge Burk gave Patty and I a chance, a level playing field to make things right. A few months later we were able to pay off our mortgage and kick the bank off our land. Some day Patty and I would Very much like to thank Judge Burk for giving us that chance.

- 2) In the year of 2000 we were able to get a mortgage with Option One, at a very High interest rate on our home so we could pay back some taxes and start to rebuild our credit rating. And right from the very first payment we would pay our mortgage payment using the United States Postal Service, Certified Mail Returned Recite Requested Only, proving that all of our mortgage checks were mailed on time, delivered on time so no one could say that the mortgage payments were late or lost in the mail.
- 3) In 2002 we refinance with Freemont lending at a better interest rate and continued to rebuild our credit rating. But the interest rate was still high, 10.5% for four and a half years and then the interest would go higher. So we knew that we had to refinance with in four and a half years. But we all so knew that our credit rating

was going up all the time because we all ways paid our mortgage payment on time all the time. And as all ways we would mail all our mortgage payment using the United States Postal Certified Mail Return Recite Requested Only.

- 4) We knew that we were going to be able to refinance our home again before the four and a half years came due at a regular low interest rate and low closing cost. And we were going to take out and extra \$125.000.00 as working capital for our project or to build a new home and sell it for \$989.000.00 being on a pond with two trout streams back in the woods with a long drive way and plenty of privacy setting on 5 acres.
- 5) Or we were going to buy our neighbors home for \$250.000.00. Using builder terms. And then we were going to rebuild the old cottage and subdivide the land in to three lots and build two more homes an after all of our expenses we would have netted over \$ 733,000.00.

(FIRST CAUSE OF ACTION)

- 6) Patty and I were forced in a constant battle with Country Wide Home Loans, Mr. Angelo R. Mozilo Chairman and Ceo and Ms. Wosank Assistant Vice President for years. They have knowingly, deliberately and maliciously destroyed our lives for years and cost us over \$733,000.00. this has been proven many times before. Furthermore all of our financial problems they deliberately caused for their own financial gain. Late fees, extra fees, extra interests, etc. Just think of it and I'm sure we were not the only ones being hit with late fees, extra interest fees.

(If 100.000 customers per day were hit with the same fees? What a win fall)

To make things even worse they knew that they were destroying our credit rating by (deliberately and maliciously posting our mortgage payments late) .And by doing this they made sure we would never be able to get a regular mortgage at a regular low interest, or low closing cost and we would be for ever in their claws.

- 7) We have all ways paid our mortgage payment on time. But when Country Wide Home Loans Subsidiary Company Full Spectrum Lending Company tried to force us in to a (predatory) loan and we refused.
- 8) Mr. Keith Jones account executive of Full Spectrum Lending kept on calling us and telling us that he knows what's good for us and we should trust him.
- 9) June 24 2003 Mr. Keith Jones mailed us the paper work for us to sign. And this deal would have reduced our mortgage payments from \$1,205.51 to \$1,205.00. that would have saved us (51 cents per month for the next 30 years) what a deal.
- 10) The mortgage amount would have gone from about \$129,000.00 to \$150,000.00 and the closing cost would have been about \$16,000.00. what a great deal for Mr. Keith Jones , Full Spectrum Lending and Country Wide Home Loans.
- 11) We told Mr. Keith Jones no deal and stop calling us and stop sending us any more paper work. He kept on calling us so I told him that I'm going to call the New York State Troopers, Mr. Keith Jones told me that they were going to destroy us.
- 12) January 16 2004 Mr. Chris Ferrara from full Spectrum Lending sent us another

mortgage application all ready filled out ready for Patty and I to sign .

13) August 13 2004 Mr. John Malteps from full Spectrum Lending sent us another mortgage application all ready filled out for Patty and I to sign, and yet we never ask for this and they kept on trying to get us to refinance.

14) August 16 2004 Mr. Paulome J. Jani again from Full Spectrum Lending sent us out another mortgage application fully filled out and just ready for Patty and I to sign on the lines.

15) November 02 2005 Mr. Christopher A. Kudlek from Country Wide Home Loans and Full Spectrum Lending once again we just received another mortgage application all ready filled out and just waiting for Patty and I to sign our lives away for the rest of our lives . What don't they understand (NO) means (NO) were not interested in any of their deals . Why are they constantly pressuring us all the time, why cant they just leave us alone?????????

(SECOND CAUSE OF ACTION)

16) Senator Charles E. Schumer has made many speeches how help full he has been in the past and if you have a problem then just write him and let him know what the problem is and how can he help.

17) Senator Charles E. Schumer has been on TV and in the news telling all the people that at first he has spoken to Mr. Mozilo and that every thing was fine and that they have always treated their customer fair. But its safe to

say that Senator Charles E. Schumer failed to investigate any of Country Wide Home Loans past or current customer for him to make any kind of statements.

18) Senator Charles E. Schumer then appeared on TV again to say that Country Wide Home Loans should be boiled in oil for all the people that they have hurt.

19) Senator Charles E. Schumer has made other speeches on how Country Wide Home Loans, Mr. Mozilo and other mortgage banks have taken advantage of the home owners with their predatory lending and abuse.

20) We have written letters and mailed them to Senator Charles E. Schumer proof that Country Wide Home Loans did in fact set out to deliberately and maliciously destroy us by not cashing our mortgage checks on time. And then reporting us late to all the reporting credit agency's so our credit rating was in the pits. But Senator Charles E. Schumer just completely ignored us.

(THIRD CAUSE OF ACTION)

21) Country Wide Home Loans filed the fore closure papers on August 15 2006 and started to fore close on our home and put us through a living (hell) and later on they tried to force us out. But at the end we beat Country Wide Home Loans our selves. And were still In our home. But again I was told by Ms. Sanchez some other loan specialist that they will just start another law suit on us again and foreclosure on us again.

22) So we had to get out of County Wide Home loans claws, so we were forced to

refinance with Franklin Credit at 12.99%. and the closing cost were off the chart. And just like before, as with Option One, Freemont Lending, Country Wide Home Loans and Franklin Credit we still mail our mortgage payments using the United States Postal Service Certified Mail Returned Recite Requested. And as all ways our mortgage payments are mailed on time all the time and received on time never any problems .

23) It took about three years to prove to all three credit reporting agency's that we all ways paid our mortgage on time and all the time. And all three credit reporting agency's ask for 100% proof that we were right and all three credit reporting agency's did their own investigating and all three credit reporting agreed with Patty and I.

24) Patty and I then received letters from all three credit reporting agency's clearly stating that they (don't believe) Country Wide Home loans and that they are now changing our credit report from being in the pits to now being on top.

(FOURTH CAUSE OF ACTION)

25) It's very clear to Patty and I that Senator Charles E. Schumer has no business being a senator at all. He doesn't care about (we the people at all). Only big business and his special interest groups along with his own pork barrel projects. Senator Charles E. Schumer has never returned any phone calls at all. His offices have told me that they wont help at all. He's a disgrace as a United States Senator and should leave office at once.

- 26) The one package that I mailed to Senator Charles E. Schumer , with the same proof that we mailed to other senators and the three credit reporting agency's. He mailed back to me and said that I should get in touch with the Acorn Agency.
- 27) I called them up on February 6 2008 at about 9:30 Am , and spoke to the secretary she refused to give me her name. But she is the secretary for Ms. Bertha Lewis. I said that Senator Schumer wants me to speak to Ms .Lewis , I also ask the young lady what kind of business is this, She told me that it's a non profit organization. She then ask what's the problem three times. I explained to her three times about a crooked bank and their employees. She then told me that she doesn't know what they can do for us. I ask her again to speak to Ms. Lewis and that the secretary told me that she would give the message to Ms. Lewis to call me.
- 28) I called up again and spoke to some secretary who again refused to give me her name for reference on February 7 2008 at about 2:PM . Again the women ask me what's the problem is and again I explained to her what the problem is. So once again can I please speak to Ms. Lewis, that I its important and that Senator Schumer told me to tell Ms. Lewis what happen to us. The secretary told me that she would give Ms. Lewis that message again. but that she doesn't know if they can help us out.
- 29) Once again I'm trying to contact Ms. Lewis on April 3 2008 at about 4:PM . And this time the secretary gives me her name. I'm speaking with Wilma she tells me that she is on two different phone calls and that she will give the message to Ms.

Lewis that message that I have called and to call me back, and once again I left her my phone number. I told her we have a lot of trouble with a crooked bank and their employees.

30) April 5 2008 at 2:30 Pm ,Again I'm trying to contact Ms. Lewis with Acorn, and just like before I'm getting no where, I have called a few times to day and I'm getting extension numbers #200# 202 #309. I have left my name and phone number as before, but just like before nothing at all. Their no different then most other New York State agency, no help what so ever.

(FITH CAUSE OF ACTION)

31) Any one would think with all the offices and employees that Senator Charles E. Schumer has operating with in New York that he would be able to give us some sort of help, especially when he is in the news on how he is so out raged on how many people got burnt by Country Wide Home Loans and other mortgage banks.

32) Further more we have been told that we are the only ones with 100% proof that we all ways paid on time all the time .

33) With all our proof against Country Wide Home Loans clearly showing just how (abusive ,and reckless) they are, you would think that Senator Charles E. Schumer and other senators would be very happy to expose them for being very crooked.

34) We proved 100% that Country Wide Home Loans did knowingly ,deliberately and maliciously change their spread sheets to hurt us. And this was done very

easily since they have complete control of their own computers. And they can at any time change any thing with in their own computers and spread sheets.

35) Further more I clearly stated in writing they (were broke) just like Enron about a year before Country Wide Home Loans made it public . This could be another reason why they were very personnel against Patty and I in hurting us and destroying us for about three years and did every thing they could to keep us quite.

36) We feel that Senator Charles E. Schumer doesn't give a dam about the (working class Americans) any one who would see him on TV or read some article in the news about Senator Schumer would see a two sided politicians face. One side of his face would be appearing to help the working class. But in fact The other side of his face would really be the helping Big Business Big Government. Country Wide Home Loans, Mr. Mozilo, Ms. Wosank , Bank Of America and other mortgage banks and bankers.

37) The way that I know that Senator Schumer is a sell out to all American working class is simple. He has never returned any of our phone calls, his staff has never returned any of our phone calls, when I did speak to one of his staff employees they would tell me that they cant and won't help, and that the Senator is to busy and always away doing some thing for some one else.

38) And here's the proof that I know Senator Schumer is a sellout to Big Business Big Government, and protecting Country Wide Home Loans, Mr. Mozilo, Ms. Wosank , Bank Of America and other bankers and mortgage companies.

39) Senator Vincent Libel and his entire staff is a perfect example of how hard working and honest some politicians are along with their entire staff members, they have honor and excellent work ethics. Its very clear to Patty and I that Senator Libel hired only the cream of the crop. A few years a go we had a problem with a town of Beekman Builder inspector. I called up Senator Libel's office and told them what the problem was. They told me that their job is to (help the people, the working class) who have been hurt and harmed and to do their best to help us, and that just what they did. They made it very clear that from the start that they cant give us any legal advise but they will open the door for us and to make sure that were on a( level playing field) and that's just what happen.

40) We went to town court and we proved our case against the town of Beekman Building inspector and we won the our case, Its just that simple. After we won our case I called up and thank Senator Libel and his wonder full staff for helping us when we needed the help. (And once again they said that were working for you the people and that's our job) .

41) We made it very clear that we are not part of the 2,000.000. people with mortgages that are being fore closed because for some reason they didn't have an attorney or didn't read their agreement or borrowed more then they can afford to pay. We knew what we were doing; we knew what the terms were. But we had no other choice, no other way to get out of Country Wide Homes loans Claws.

42) We were (forced) we had no other choice , no other option but to accept the terms of Franklin Credit, The interest rate is 12.99% for the first 12 months and

will go up after that. The closing cost were off the charts, Patty and I find it a constant struggle to make our mortgage payments that started July 20 2007 at \$3,133.50 and that they were changed on December 27 2007 to \$3,292.28, and were stuck till July 20 2008, and that's just our mortgage, we still have all the other bills each month that must be paid. After July 20 2008 we can then change to another mortgage bank and hope fully we will be able to get a regular mortgage at the very lowest interest rate and closing cost at the very lowest amount to be paid by Patty and I. As before we are still Mailing all of our mortgage payments by the United States Postal Office Certified Mail Return Recite Requested. And there is no problem at all with our payments. (All of our mortgage payments are being mailed on time, delivered on time, and cashed on time, clearly proving the system works if both sides do their jobs.) And when I contact the reporting credit agencies, all is well, and they told me that Franklin Credit is reporting us current all the time as they should.

43) I have talked to our mortgage broker Mr. Anthony Campanaro and our attorney Mr. De Tommasi about filing a law suit against Country Wide Home Loans , Mr. Angelo R. Mozilo Chairman and Ceo and Ms Jill Wosank Assistant Vice President while were still in fore closure. And they told Patty and I It's that's the last thing that I should do, for the simple reason no one not even Franklin Credit will refinance our mortgage. And it turned out that Franklin Credit was the (only mortgage bank) that would refinance our mortgage, solely because we were still in a major fore closure fight. so I held off till December 21 2007. To file a law suit against Country

Wide Home Loans, Mr. Angelo R. Mozilo Chairman and Ceo, Ms. Jill Wosank  
Assistant Vice President.

44) I firmly believe that Senator Charles E. Schumer is (more concerned with keeping His job then doing his job). Just the other morning, Wednesday morning April 09 2008 the news said that Mr. Angelo R. Mozilo is walking out with about Two Hundred Forty Million dollars tax free (Go figure) And I don't hear or read anything about Senator Charles E. Schumer or any other Law Maker why is that??

(EXHIBITS)

- 1) Full Spectrum Lending and Country Wide Mortgage term page with dates and names of the mortgage account executives.
  - A) June 24 2003, Mr. Keith Jones from Full Spectrum Lending.
  - B) January 16 2004, Mr. Chris Ferrara from Full Spectrum Lending.
  - C) August 13 2004, Mr. John Malteps from Full Spectrum Lending.
  - D) August 16 2004, Mr. Paulome J. Jani from Full Spectrum Lending.
  - E) November 02 2005 Mr. Chistopher A. Kudlek from Country Wide Home Loans and Full Spectrum Lending
- 2) Information that we mailed to all three credit reporting agency's, and Country Wide Home Loans, New York State Banking Commission and others. Mortgage checks front and back along with the United States Mailing Recites, Certified Mail Returned Recite Requested that coincide with each other. Proving 100% were right and that Country Wide Home Loans are wrong. And Senator Charles E. Schumer was the only one to return the entire package not read. Because if he had read the material his letter would have been more help full to say the least.
- 3) Senators Charles E. Schumer's two letters dated January 29 2008.

- 4) My letter dated March 24 2008, requesting records. As of today's date I haven't received any letter or information that I have request from Senator Charles E. Schumer. (go figure) But that's the same response that we have received from all of the other New York Government Agency's, New York Senators, New York Governor, New York Attorney General, New York Banking Commission and others. No help what so ever, always passing the buck to some one else. But I thought their job was to help we the people? So who's working at the job site???????????
- 5) All Three credit reporting agency's reports, before and after Patty and proved 100% that we were right and that Country Wide Home Loans were wrong.

I swear to the best of my knowledge that every thing that I have said is to be true and honest.

Date April 23, 2008

Thank You

*Douglas De Masi* <sup>2</sup>

Douglas D. De Masi Sr.

My home address for the past thirty years is as followed, along with my phone and fax number.

Douglas D. De Masi Sr.

1214 Beekman Road

Hopewell Jct. NY 12533

Phone # 845 227 5387

Fax # 845 227 7312

I CERTIFE THAT THE MAILING WILL BE BY THE UNITED STATES POSTAL SERVICE, CERTIFIED MAIL ONLY WITH RETURN RECITE REQUESTED.

DELIVERY WILL ALL SO BE MADE BY UPS AND HAND DELIVERY BY A PROCCESER.

Douglas D. De Masi Sr.

Date April 23, 2008

*Douglas De Masi* <sup>2</sup>

Sworn to before me this 23<sup>rd</sup> day of April, 2008.

*Stephanie L. Baran*

Stephanie L. Baran  
Reg#01BA6121162  
Notary Public, State of New York  
Qualified in Dutchess County  
My Commission Expires 1/10/09

Exhibits 1-A-13-C-D-E

1-A

### Loan Program Summary

PREPARED FOR Douglas Demasi DATE 6-24-3  
 PURPOSE(S) FOR LOAN Lower rate, save money

CURRENT DEBT	AMOUNT	PAYMENT
1. C.W. + prepay penalty	\$ 135,000	\$ 1205
2. Estimated Closing	\$ 2,500	\$
3. 4.75 ptsd	\$	\$
4.	\$ = 144,031	\$
5.	\$	\$
6.	\$	\$
7. CASH Estimate \$ 6,000	\$	\$

TOTAL OF CURRENT MONTHLY PAYMENTS \$ 1,205

LOAN PRODUCTS DISCUSSED L.A. \$ 150,001.00

TYPE OF LOAN PRODUCT 3/27 No Prepay Penalty on this loan!

LOAN TERM 30 yrs.

TODAY'S RATE 7.625

DISCOUNT POINTS\* 4.75 pts

APR

LOAN PAYMENT \$ 1061



KEITH JONES  
ACCOUNT EXECUTIVE

(972) 608-9552  
(866) 868-6382 Ext. 6832  
(866) 661-7197 FAX

6400 LEGACY DRIVE  
MS PTX-127  
PLANO, TX 75024

E-MAIL: KEITH\_JONES@COUNTRYWIDE.COM

\*Discount points are used to determine the interest rate. Lower rate and higher discount points will result in a lower interest rate other options in addition to the ones listed above.

PROPOSED MONTHLY PAYMENT SAVINGS \$ 145 \$ \$

Saving \$2,200 over 30 yrs.

The basis for these loan product quotes is information you provided us that we have not verified. This is not a pre-approval or commitment to lend. It is subject to our satisfactory review of the property, further review and verification of your financial information, underwriting of your loan and compliance with our program requirements. The interest rate is not locked and will not be locked until loan approval has been given.

Other costs may apply for your loan, including fees for an appraisal, Title Company and closing agent charges, and loan processing. Estimates for these fees will be provided to you.

Totals	\$ 250000	\$ 130000	\$ 0	\$ 1205	\$ 250	\$ 0
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List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Land (if acquired separately)	0.00			<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)	135,626.00			<input checked="" type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	416.10			<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	4,564.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee	0.00			<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)	4,312.50			<input type="checkbox"/>	<input type="checkbox"/>
L. Total costs (add items a through h)	144,918.60			<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing	0.00			<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller	0.00			<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)				<input type="checkbox"/>	<input type="checkbox"/>
OTHER EQUITY	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	150,000.00			<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	0.00			<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	150,000.00			<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from l)	-5,081.40			<input type="checkbox"/>	<input type="checkbox"/>

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or review any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature; and (12) to make products and services available, often at a lower cost or with greater convenience, Lender may prudently share some customer and former customer nonpublic personal financial information within our family of companies and with well-respected business partners. To obtain a copy of our privacy notice with information on our policies and practices, please call us at (866) 803-3467 . If you do not want us to share nonpublic personal information with these companies, other than sharing transactions and experience within our family of companies, please call us at (866) 803-3467 . By signing below, you authorize us to share this information unless you tell us to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share nonpublic personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation, if you do not furnish ethnicity, race, or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b>		<b>CO-BORROWER</b>	
<input type="checkbox"/> I do not wish to furnish this information.		<input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity:		Ethnicity:	
<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race:		Race:	
<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American		<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex:		Sex:	
<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		<input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face Interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone 01/16/2004 <input type="checkbox"/> Internet		Interviewer's Name (print or type) <b>CELLURA, MATTHEW</b> Interviewer's Signature _____ Date _____	
		Name and Address of Interviewer's Employer <b>FULL SPECTRUM LENDING, INC.</b> 990 STEWART AVE., STE 230 GARDEN CITY, NY 11530	
		Interviewer's Phone Number (incl. area code) <b>(516) 832-4200</b>	

Prepared by: MICHAEL GAW

**TRUTH IN LENDING DISCLOSURE STATEMENT**  
**(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)**

4500 Park Granada  
Calabasas, CA 91302

Preliminary       Final  
DATE 08/13/2004

DRESS 1216 BEEKMAN RD.  
TY STATE / ZIP HOPEWELL JUNCTION, NY 12533  
PROPERTY 1216 BEEKMAN RD  
HOPEWELL JUNCTION, NY 12533-5578

LOAN 68268197  
CASE NO.  
Type of Loan 3 Yr Fixed, 27 Yr  
ARM LIBOR

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit is a yearly rate.  e 9.500 %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.  e 294,197.77	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  e 142,615.80	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.  e 436,813.57
--	---	---	--

---

**PAYMENT SCHEDULE:**

**Demand Feature:**  This loan does not have a Demand Feature.  This loan has a Demand Feature as follows:

---

**‘ARIABLE RATE FEATURE:**

This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

**SECURITY:** You are giving a security interest in the property located at:  
216 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5

**ASSUMPTION:** Someone buying this property  cannot assume the remaining balance due under original mortgage terms.  
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

**PROPERTY INSURANCE:** Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.

**LATE CHARGES:** If your payment is more than 15 days late, you will be charged a late charge of

**PREPAYMENT:** If you pay off your loan early, you

may       will not have to pay a penalty.  
 may       will not be entitled to a refund of part of the finance charge.

**See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.**  
The means estimate

/We hereby acknowledge reading and receiving a complete copy of this disclosure.

**BORROWER/DATE**

HAVA/CONV

- 1 -



\* 23991 \*



\* 0 6 8 2 6 8 1 9 7 0 0 0 0 0 2 C 2 9 8 \*

Prepared by: PAULOMI J. JANI

## TRUTH IN LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

ENDER: FULL SPECTRUM LENDING, INC.

4500 Park Granada  
Calabasas, CA 91302  
BORROWERS: DOUGLASS DEMASI  
PATRICIA DEMASI

 Preliminary  Final  
DATE 08/16/2004
LOAN 76745498  
CASE NO.Type of Loan 3 Yr Fixed, 27 Yr  
ARM LIBOR

ADDRESS 1214 BEEKMAN RD  
CITY STATE / ZIP HOPEWELL JUNCTION, NY 12533  
PROPERTY 1214 BEEKMAN RD  
HOPEWELL JUNCTION, NY 12533-5578

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.  e 9.259 %	The dollar amount the credit will cost you.  \$ e 377,371.22	The amount of credit provided to you or on your behalf.  \$ e 186,969.10	The amount you will have paid after you have made all payments as scheduled.  \$ e 564,340.32

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
e 36	e 1,406.63	MONTHLY BEGINNING 10/01/2004
e 323	e 1,585.51	MONTHLY BEGINNING 10/01/2007
e 1	e 1,581.91	LAST PAYMENT DUE 09/01/2034

DEMAND FEATURE:  This loan does not have a Demand Feature.  This loan has a Demand Feature as follows:

## VARIABLE RATE FEATURE:

 This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.SECURITY: You are giving a security interest in the property located at:  
1214 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5578ASSUMPTION: Someone buying this property  cannot assume the remaining balance due under original mortgage terms  
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: Hazard Insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 2.000 % of the overdue payment

PREPAYMENT: If you pay off your loan early, you

<input type="checkbox"/> may	<input checked="" type="checkbox"/> will not	have to pay a penalty.
<input type="checkbox"/> may	<input checked="" type="checkbox"/> will not	be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.  
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

DOUGLASS DEMASI

BORROWER/DATE

PATRICIA DEMASI

BORROWER/DATE

FHA/VAC/CONV  
Truth in Lending Disclosure  
2C298-US (01/03)(d)

Page 1 of 2



• 2 3 9 9 1 •

BORROWER/DATE

BORROWER/DATE



• 0 7 8 7 4 5 4 9 8 0 0 0 0 0 2 C 2 9 8 •

Prepared by: DEOLINDA GEORGE  
**Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, t or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>				
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Other (explain): SUBPRIME - B/C	Agency Case Number
FHA	USDA/Rural Housing Service			Lender Case Number 121215523
Amount \$ 143,000.00	Interest Rate 8.250 %	No. of Months 360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): 30 Yr Fixed	

<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>				
Subject Property Address (street, city, state, & ZIP) 1216 BEEKMAN RD, HOPEWELL JUNCTION, NY 12533-5578				No. of L 1
Legal Description of Subject Property (attach description if necessary) SEE ATTACHED				Year Built 1943

Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Complete this line if construction or construction-permanent loan. Year Lot Acquired    Original Cost    Amount Existing Liens    (a) Present Value of Lot    (b) Cost of Improvements    Total (a + b)			
\$	\$	\$	\$
Complete this line if this is a refinance loan. Year Acquired    Original Cost    Amount Existing Liens    Purpose of Refinance    Describe improvements made to be made			
1978	\$ 50,000.00	\$ 127,852.00	PAYOUT OFF MORTGAGE    Cost: \$ 0.00
Title will be held in what Name(s) DOUGLAS DEMASI AND PATRICIA DEMASI			Manner in which Title will be held
Estate will be held <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)			
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) PROCEED FROM FINANCE			

<b>Borrower</b>		<b>III. BORROWER INFORMATION</b>		<b>Co-Borrower</b>	
Borrower's Name (Include Jr. or Sr. if applicable) DOUGLAS DEMASI		Co-Borrower's Name (Include Jr. or Sr. if applicable) PATRICIA DEMASI			
Social Security Number ██████████	Home Phone (Incl. area code) (845) 227-5387	DOB(MM/DD/YYYY) 10/30/1952	Yrs. Sch. 16	Social Security Number ██████████	Home Phone (Incl. area code) (845) 227-5387
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. 0 ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. 0 ages		
Present Address (street, city, state, ZIP) 1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533-5578		Present Address (street, city, state, ZIP) 1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533		Mailing Address, if different from Present Address	

If residing at present address for less than two years, complete the following:									
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	27/00	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	27/00	No. Y

<b>Borrower</b>		<b>IV. EMPLOYMENT INFORMATION</b>		<b>Co-Borrower</b>	
Name & Address of Employer DOUGLAS BUILDERS 1216 BEEKMAN RD HOPEWELL JUNCTION, NY 12533	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job 20Yrs 10Mos	Name & Address of Employer HOMEMAKER	<input type="checkbox"/> Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business CPA/ACCOUNTING	Business Phone (Incl. area code)	Position/Title/Type of Business	Business Phone (Incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:				
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed

<b>Countrywide</b> FULL SPECTRUM LENDING DIVISION		Business Phone (Incl. area code)	
Position/Title/Type CHRISTOPHER A. KUDLEK ACCOUNT EXECUTIVE	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
(516) 832-4228 DIRECT    990 STEWART AVE. (866) 756-3648 TOLL FREE SUITE 230 (516) 542-6105 FAX    GARDEN CITY, NY 11530 (516) 542-6146 FAX		Monthly Income \$	
Position/Title/Type E-MAIL: CHRISTOPHER_KUDLEK@COUNTRYWIDE.COM	Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$	
Position/Title/Type E-MAIL: CHRISTOPHER_KUDLEK@COUNTRYWIDE.COM	Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$	

VMP-21N (0305) CHL (04/05)(d)

VMP Mortgage Solutions, Inc. (800)521-7291

Application 1 of 1



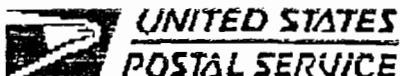
\* 2 3 9 9 1 \*



\* 1 2 1 2 1 5 5 2 3 0 0 0 0 0 2 0 2 1 \*

Poughquag NY Postage  
#724-4763

Exh. 5.1 2



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
POUGHQUAG MPO  
POUGHQUAG, NY 12570-9998  
11/24/04 02:18PM

Store USPS Trans 132  
Wkstn sys5003 Cashier KKKF70  
Cashier's Name DAVE  
Stock Unit Id SIADAVE  
PO Phone Number 800-275-8777  
USPS # 3590960570

1.	7.40 Hal Orn PS8k	7.40
Subtotal		7.40
Total		7.40

Cash	50.00
Change Due	
Cash	42.60

Order stamps at USPS.com/shop or call 1-800-Stamp24. Go to USPS.com/clicknship to print shipping labels with postage. For other information call 1-800-ASK-USPS.

Number of Items Sold: 1

Thank You  
Please come again!



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
POUGHQUAG MPO  
POUGHQUAG, NY 12570-9998  
11/24/04 02:19PM

Store USPS Trans 133  
Wkstn sys5003 Cashier KKKF70  
Cashier's Name DAVE  
Stock Unit Id SIADAVE  
PO Phone Number 800-275-8777  
USPS # 3590960570

1.	First Class	4.42
	Destination:	75266
	Weight:	0.40 oz.
	Postage Type:	PVI
	Total Cost:	4.42
	Base Rate:	0.37

SERVICES  
Certified Mail 2.30  
70041160000172892215  
Rt. Return (Green Card) 1.75

Subtotal	4.42
Total	4.42
<i>described &amp; Janey payed</i>	
Cash	20.00
Change Due	
Cash	15.58

Number of Items Sold: 1

Thank You  
Please come again!

U.S. Postal Service™  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

72215	Postage	\$ 0.37	UNIT ID: 0570
72289	Certified Fee	2.30	
00001	Return Receipt Fee (Endorsement Required)	1.75	Postmark Here
00060	Restricted Delivery Fee (Endorsement Required)		Clerk: KKKF70
1,160	Total Postage & Fees	\$ 4.42	11/24/04

Sent To  
*Crack Will House Loan*

Street, Apt No:  
or PO Box No. P.O. Box 660694

City, State, ZIP+4  
*Dallas Texas - 75266-0694*

PS Form 3800, June 2002

See Reverse for Instructions



BANK ONE NA 0213-0500-1  
11119000574 11302664  
11/30/04 ENT-9646 TRC-0646 PK-03  
P330113264 2358791034

868878 978521 858 822888846 CREDITED WITHIN  
112984 ENDOWMENT FUND 45 NAMED PAYEE  
241182 28 82288846 11/30/04 #1825458913  
POT 994400AT PT 4 311198661574

1100622242

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
County Uncle Home Loans  
P. O. Box 660694  
Dallas Texas 75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

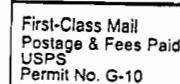
A. Signature		<input checked="" type="checkbox"/> Agent
X		<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery	
	NOV 28 2004	
D. Is delivery address different from item 1?	<input type="checkbox"/> Yes	
	<input checked="" type="checkbox"/> No	
If YES, enter delivery address below:		

3. Service Type

Certified Mail       Express Mail  
 Registered       Return Receipt for Merchandise  
 Insured Mail       C.O.D.

2. Article N  
- Transfer

UNITED STATES POSTAL SERVICE



- **Sender:** Please print your name, address, and ZIP+4 in this box.

Dr. O. J. Etterman  
1214 Deakins Street  
Hagerstown, Md. 21742

*Hand Painted*

\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998  
 02/07/05 05:00PM

Store USPS Trans 124  
 Wkstrn sys5003 Cashier KKKF70  
 Cashier's Name DAVE  
 Stock Unit Id STADAVE  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.40 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
SERVICES	
Certified Mail	2.30
70041160000172896268	
Rtn Recpt (Green Card)	1.75

Subtotal	12
Total	12

Cash	30
Change Due	
Cash	0.58

Number of Items Sold: 1

Thank You  
 Please come again!

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)		
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>		
<b>OFFICIAL USE</b>		
7004116000172896268	6268	7289
UNIT ID: 0570		
Postage	\$ 0.37	
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	Postmark Here
Restricted Delivery Fee (Endorsement Required)		Clerk: KKKF70
Total Postage & Fees	\$ 4.42	02/07/05
Sent To Country Wide Home Loans Street, Apt. No. or PO Box No. P.O. BOX 660684 City, State, ZIP+4 Dallas, TX 75266-0684		
PS Form 3600, June 2002 See Reverse for Instructions		

PATRICIA A DE MASI  
DOUGLAS D DE MASI, SR.  
PH. 845 227-5387  
1216 BEEKMAN RD.  
FAX 845-227-7342  
HOPEWELL JUNCTION NY 12533

~~10-4~~ 3814 2365  
220

2365

\$1/205

AA MFG CO. INC.

16022000048 160025 1803 2013 2013

0213-0500-1  
02142995  
ENT-0247 TRC=0072 PK=03  
**2250076098**  
BANK ONE WA  
**1119000574**  
02/14/03  
**07300067574**

067185 08 00000000 \$0.00 45 CREDITED WITHIN  
129551 08 00000046 02/14/05 001  
0671850501 \$0.00 BANK BUFFALO NY  
NON-REFUNDABLE  
#12955102913  
>1119880074

**COMPLETE THIS SECTION ON DELIVERY**

A: Signature  
 Tony Barrett  Agent  
 Addressed

B. Received by Printed Name \_\_\_\_\_ Date of Delivery \_\_\_\_\_

TONY BARRETT FEB 10 2005

D. Is delivery address same as above?  Yes  No

If YES, enter delivery address below: \_\_\_\_\_

3. Service Type  
 Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes \_\_\_\_\_

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

1. Article Addressed To:  
Candy Jule Anne Coan  
P.O. Box 660684  
Dallas Texas 75266-0684

**2. Article Number**  
*(Transfer from service label)*

7004 1160 0001 7289 6268

www.ijerpi.org

PS Form 3811, August 20

Domestic Return Receipt

**UNITED STATES POSTAL SERVICE**



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. A. Dernan Jr.  
1214 Deckerswood  
Hope Well Job N.Y.  
12533

Febuary Payne



**UNITED STATES  
POSTAL SERVICE**

\*\*\*\*\* WELCOME TO \*\*\*\*\*  
POUGHQUAG MPO  
POUGHQUAG, NY 12570-9998  
01/31/05 09:34AM

Store	USPS	Trans	11
Wkstn	sys5003	Cashier	KD353Z
Cashier's Name		EDIE	
Stock Unit Id		SIAEDIE	
PO Phone Number		800-275-8777	
USPS #		3590960570	

1. First Class 4.42  
D. m: 75266  
0.20 oz.  
PVI  
4.42  
0.37

VICES  
Certified Mail 2.30  
70041160000172892222  
Rtn Recpt (Green Card) 1.75

Subtotal 4.42  
Total 4.42

Cash		5.00
Change	Due	
Cash		0.58

Number of Items Sold: 1

Thank You  
Please come again!

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>			
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>			
<b>OFFICIAL USE</b>			
MAILING INFORMATION		RECEIPT INFORMATION	
MAMAS, TX 75266		UNIT ID: 0570	
		Postmark Here	
Postage	\$ 0.37		
Certified Fee	2.30		
Return Receipt Fee (Endorsement Required)	1.75		
Restricted Delivery Fee (Endorsement Required)		Clerk: KB353Z	
Total Postage & Fees	\$ 4.42	01/19/05 J/J 31 2005	
Sent To Cecile Jo Home (copy) Street, Apt. No.: or PO Box No.: P.O. BOX 660694 City, State, ZIP+4 Dallas Texas - 75266-0694		USPS	

BANK ONE WA 020920050 XP SRTR1 PKT  
►1119000574 F.R.B. UTICA ENT-0207 TRC-0207 PK-03  
02/09/05 0630517748 2150500036

REGISTRATION #54235 SED 8229882 CREDITED WITHIN  
STATE OF NEW YORK 1111900057  
NAME IN NAMEE  
#1111900057-13  
1127570681 #13  
BANK: BUFFALO NY

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Countrywide Home Loans  
P.O. Box 660694  
Dallas, Texas - 75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature	<i>Sam Hell</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name)	<i>Sam Hell</i>	C. Date of Delivery <i>8-2-2005</i>
D. Is delivery address different from item 1?		<input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No

### **3. Service Type**

- Certified Mail       Express Mail  
 Registered       Return Receipt for Merchandise  
 Insured Mail       C.O.D.

**4 Restricted Delivery**

**2. Article Number**  
*(Transfer from service label)*

2004-1160-0003-2010-00

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

I-M-1935

• Sender: Please print your name, address, and ZIP+4 in this box •

D. D. Parsons:  
1214 Dearborn, N.Y.  
Dodgeville Oct NY  
120333

**U.S. Postal Service™  
CERTIFIED MAIL® RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Waco, TX 76706

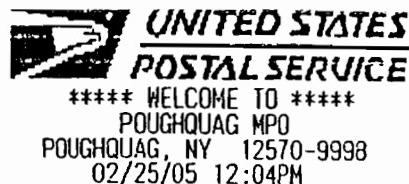
Postage	\$ 0.37	DAK 7670 0670
Certified Fee	2.30	25
Return Receipt Fee (Endorsement Required)	1.75	Postage Here 25 Clerk: KJ 052
Restricted Delivery Fee (Endorsement Required)		02/25/05
Total Postage & Fees	\$ 4.42	April

Sent To  
*Click Llyz Wide Home Loans*  
Street Apt. No/  
or PO Box No: P.O. Box 660694

City, State, ZIP+4  
*Dallas Texas - 75266-0694*

PS Form 3800, June 2002

See Reverse for Instructions



Store	USPS	Trans	31
Wkstrn	sys5003	Cashier	KD353?
Cashier's Name		EDIE	
Stock Unit Id		SIAEDIE	
PO Phone Number		800-275-8777	
USPS #		3590960570	

1. First Class	4.42
Destination:	75266
Weight:	0.30 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
SERVICES	
Certified Mail	2.30
70041160000172896282	
Rtn Recpt (Green Card)	1.75
Subtotal	4.42
Total	4.42
 Cash	5.00
Change Due	
Cash	0.58

Number of Items Sold: 1

Thank You  
Please come again!

PATRICIA A DE MASI  
DOUGLAS D DE MASI, SR.  
PH. 845 227-5387 FAX 845-227-7312  
1216 BEEKMAN RD.  
HOPEWELL JUNCTION, NY 12533

10-4  
20 3814

2383

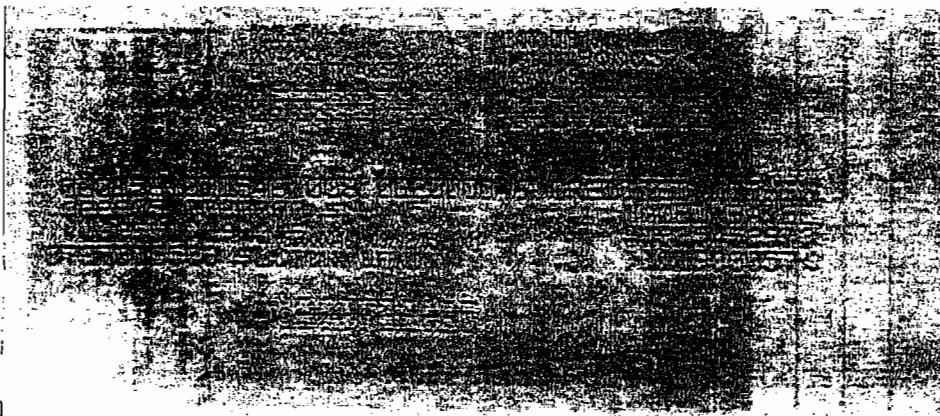
2-25-05

P. Craig Vick Home loan \$ 1,205 <sup>77</sup>  
1/1/1981 5/24 2000 8

M&T Bank

2011-030778162 - April 19, 2011 *Daryl D. Deppas*

-10220000461:1100091118836??"2383 00000120551"



Posting Date 2005 Mar 02

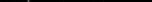
**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Country Home Loom  
P.O. Box 660694  
Dallas Texas  
75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature:  Tony Farrell  Agent

Adresse

B. Received by United States Mail at date of Delivery

FEB 28 2005

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

- Certified Mail       Express Mail
- Registered       Return Receipt for Merchandise
- Insured Mail       S.A.S.

Restricted Delivery/2 Form Factor

**2. Article Number**

UNITED STATES POSTAGE



- **Sender:** Please print your name, address, and ZIP+4 in this box.

D. O. Derni  
1214 Deakins and  
Greenville Jct NY

**U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

ITEMS IX 75266

Postage	\$ 0.37	UNIT ID: 0570
Certified Fee	2.30	Postmark Here
Return Receipt Fee (Endorsement Required)	1.75	Clerk: KKKF70
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	04/13/05

Send To:  
 Cally Lide Name (Last)  
 Street, Apt. No.:  
 or PO Box No. P.O. Box ~~660694~~ 660694  
 City, State, ZIP+4 Dallas Texas 75266-0694

PS Form 3800, June 2002 See Reverse for Instructions



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998  
 04/13/05 04:18PM

Store USPS Trans 111  
 Wkstn sys5003 Cashier KKKF70  
 Cashier's Name DAVE  
 Stock Unit Id SIADAVE  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.40 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
SERVICES	
Certified Mail	2.30
70041160000172896299	
Rtn Recpt (Green Card)	1.75
Subtotal	4.42
Total	4.42

VISA 4.42

<23-903613552-97>

VISA  
 ACCT. NUMBER EXP CLERK ID  
 XXXX XXXX XXXX 3097 06/06 01  
 AUTH 055062 CREDIT TRANS # 197

ALL SALES FINAL ON STAMPS AND POSTAGE.  
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You  
 Please come again!





\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998  
 11/02/05 08:58AM

Store USPS Trans 9  
 Wkstn sys5002 Cashier KYY5KZ  
 Cashier's Name TERRY  
 Stock Unit Id SIATERRY  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
<b>SERVICES</b>	
Certified Mail	2.30
7004135000044610696	
Rtn Recpt (Green Card)	1.75

Subtotal	4.42
Total	4.42

VISA	4.42
------	------

<23-903613552-98>

VISA  
 ACCT. NUMBER EXP CLERK ID  
 XXXX XXXX XXXX 4464 08/08 03  
 AUTH 070019 CREDIT TRANS # 706

ALL SALES FINAL ON STAMPS AND POSTAGE.  
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You  
 Please come again!

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
4461 0696	MAILED IN 75266
<input type="checkbox"/> Postage	\$ 0.37 <i>REG. FEE</i> <i>POSTAGE</i> ID: 0670
<input type="checkbox"/> Certified Fee	2.35
<input type="checkbox"/> Return Receipt Fee (Endorsement Required)	1.75
<input type="checkbox"/> Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 4.42</b>

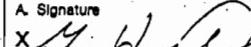
Sent To  
 County Credit Union, Inc., N.Y. Branch  
 Street, Apt. No.: P.O. Box 660694  
 or PO Box No.  
 City, State, ZIP+4  
 Dallas, Tex 75266-0694  
PS Form 3800, June 2002

See Reverse for Instructions

9213-6500-1  
01052006  
ENT=0571 TRC=0574 PK=03  
2551150822

CREDITED WITHIN NAMED PAYEE >1119-2509-0<  
#9200236372 PM CNTRYWIDE BK, DALLAS, TX, P. E. G  
2583 81030001956891 415 01042006  
123407 02260000000000000005 01RTN.866-227-7999  
NET BANK DEPOSIT  
FEB 25 2006 4:28 PM PK=14

150-000000000000

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>A. Signature </p> <p>B. Received by (Printed Name) <b>NOV 06 2005</b> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>E. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.  F. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
1. Article Addressed to:	<i>Wayne Alton Cook</i> <i>P.O. Box 66069</i> <i>Dallas Texas 75266-069</i>		
2. Article Number (Transfer from service label)	7004 1350 0000 4461 0696		
TOTAL \$ 0.00			

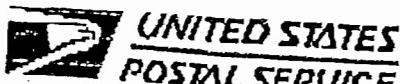
UNITED STATES POSTAL SERVICE



**First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10**

- Sender: Please print your name, address, and ZIP+4 in this box •

P. D. Rossi  
1210 Decker Rd  
Phone with off 448



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998  
 04/29/05 10:51AM

Store USPS Trans 34  
 Wkstn sys5002 Cashier KYY5KZ  
 Cashier's Name TERRY  
 Stock Unit Id SIATERRY  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

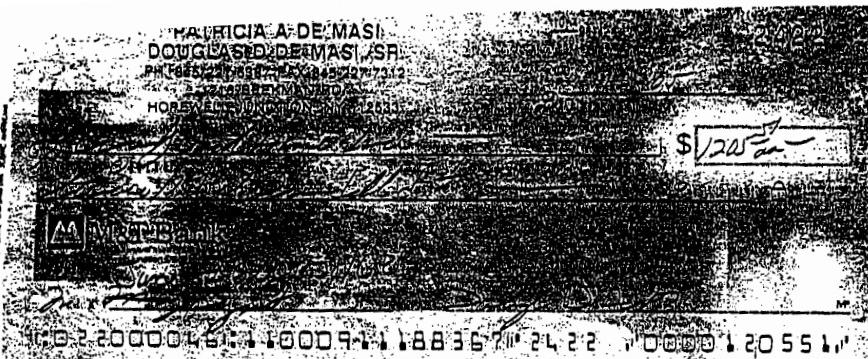
1. First Class  
 Destination: 75266 4.42  
 Weight: 0.20 oz.  
 Postage Type: PVI  
 Total Cost: 4.42  
 Base Rate: 0.37  
 SERVICES  
 Certified Mail 2.30  
 7004135000044610726  
 Rtn Recpt (Green Card) 1.75

Subtotal	4.42
Total	4.42
 Cash	
Cash	10.00
Cash	5.58

Number of Items Sold: 1

Thank You  
 Please come again!

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a> .	
<b>OFFICIAL USE</b>	
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G62920050 XP SRTR1 PKT  
F.R.B. UTICA  
ENT=0257 TRC=0260 PK=03  
215250000000  
215250000000

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

---

1. Article Addressed to:

John Doe

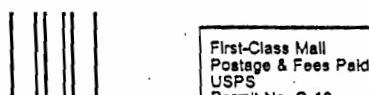
<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<b>A. Signature</b>	<input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
<b>X</b> 	
<b>B. Received by (Printed Name)</b>	<b>C. Date of Delivery</b>
<b>MAY 02 2001</b>	
<b>D. Is delivery address different from item 1?</b>	
If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>3. Service Type</b>	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
<b>4. Restricted Delivery? (Extra Fee)</b>	
<input type="checkbox"/> Yes	

2. Article Number  
*(Transfer from set)* 7004 1350

7004 1350 0000 4461 0726

APPENDIX B2 M-1510

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. 9-10

- **Sender:** Please print your name, address, and ZIP+4 in this box •

Send me a post card  
D. D. Domagie  
1214 Decker rd  
Hope Wellford N.Y.  
12533

TRACI A. ALDEMASI  
DOUGLAS E. MASTERS  
PHOENIX, ARIZONA 85012-22312  
HOPEWELL, NEW JERSEY 07036-12503

\$1205.25

MURKIN BANK

062920050 XP SRTR1 PKT  
F.R.B. UTICA  
ENT-0257 TRC-0260 PK-03  
**2152609083**

CREDITED WITHIN NAMED PAYEE 1119-2589-8  
#9200236372 111000038 TREASBK. DALLAS, TX, P.E.G  
02260200536/29/05 001 746 86282095  
645148 02260200536/29/05 001 82RTN. 886-788-5181

**1A15570202**  
1800053610

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Countywide Home Loans  
P.O. Box 660694  
Dallas Texas  
75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

## A. Signature

Agent \_\_\_\_\_ Addresses \_\_\_\_\_

## B. Restricted Delivery

Type of Delivery \_\_\_\_\_

JUN 27 2005

## D. Is delivery required?

Yes \_\_\_\_\_

If Yes, enter delivery address below. No \_\_\_\_\_

## 3. Service Type

Certified Mail     Express Mail  
 Registered     Return Receipt for Merchandise  
 Insured Mail     C.O.D.

## 4. Restricted Delivery? (Extra Fee)

Yes \_\_\_\_\_

## 2. Article Number

(Transfer from service label)

7004 1350 0000 4459 8895

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE

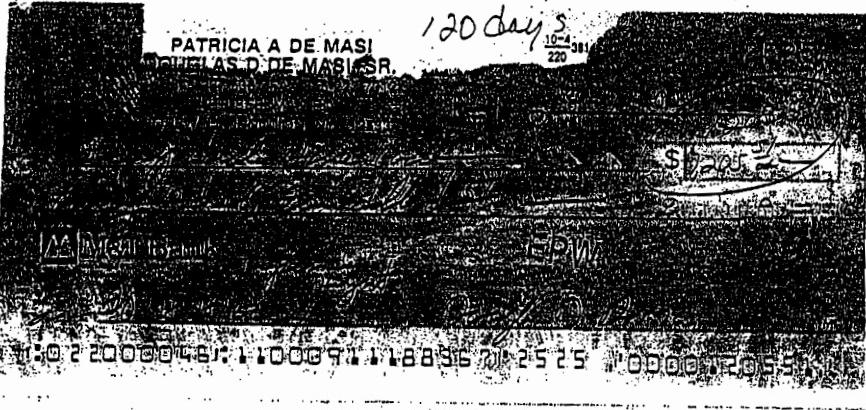
First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. J. Decker Jr.  
1214 Deckerman Rd  
Hope Well NY  
12555

7004 1160 0001 7269 6305

<b>U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)</b>		
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>		
<b>OFFICIAL USE</b>		
Postage	\$ 0.37	UNIT ID: 0570  Postmark Here  Clerk: KKKF70  09/01/05
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.42	
<b>Sent To</b> Courtney Videz Street, Apt No.: or PO Box No. P.O. BOX 660684 City, State, ZIP+4 Dallas Texas 75266-0684		
PS Form 3600, June 2002 See Reverse for Instructions		



0213-0500-1  
05182006  
ENT=0287 TRC=0299 PK=03  
2555184912

13874698506

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<p>A. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the envelope, or on the front if space permits.</p>		<p>Signature _____  <i>Tony Barrett</i>  <input checked="" type="checkbox"/> Signature _____  <input type="checkbox"/> Address _____</p> <p>B. Received by (Printed Name) <i>Tony Barrett</i> <input checked="" type="checkbox"/> Date of Delivery <b>10/4/2000</b></p> <p>C. Delivery address different from mailing address  <input type="checkbox"/> Yes      <input checked="" type="checkbox"/> No      If YES, enter delivery address below: _____</p>	
<p>Article Addressed to:</p> <p><i>Our Lady Home LCBH      200 1/2 St 660 684      Dallas Texas      75266-0684</i></p>			
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail      <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered      <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail      <input type="checkbox"/> C.O.D.</p>			
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>			
<p>Article Number:  <i>Transfer from service label</i></p>		<p>7004 1160 0001 7289 6305</p>	

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box. •

D. O. Darmstad  
1214 Deck Road Rd.  
Hope Dell, N.Y. 10522



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998  
 12/05/05 08:41AM

Store USPS Trans 4  
 Wkstn sys5002 Cashier KYY5KZ  
 Cashier's Name TERRY  
 Stock Unit Id SIATERRY  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.42
Destination:	75266
Weight:	0.30 oz.
Postage Type:	PVI
Total Cost:	4.42
Base Rate:	0.37
<b>SERVICES</b>	
Certified Mail	2.30
70050390000541126911	
Rtn Recpt (Green Card)	1.75
<b>Subtotal</b>	4.42
<b>Total</b>	4.42

*December*

VISA 4.42

<23-903613552-98>

VISA ACCT. NUMBER CLERK ID  
 XXXX XXXX XXXX 4464 03  
 AUTH 010052 CREDIT TRANS # 960

ALL SALES FINAL ON STAMPS AND POSTAGE.  
 REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You  
 Please come again!

6911 4112 4000 0000 0000 0000

U.S. Postal Service™ CERTIFIED MAIL RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 0.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Poughquag, NY 12570  
 12/05/05  
 Clerk: KYY5KZ

*Green Valley Home Loans*

Street, Apt. No.  
or PO Box No. P.O. BOX 660694

City, State, ZIP+4 Dallas, TX 75266-0694

PS Form 3800, June 2002

See Reverse for Instructions



**U.S. Postal Service  
CERTIFIED MAIL RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at [www.usps.com](http://www.usps.com).

<b>OFFICIAL USE</b>	
Package	0.37
Certified Mail	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	0.50
Total Postage & Fees	\$ 4.42
12/24/05 <i>Delivery Report</i>	
Send To <b>Credit Verbiere, Inc.</b> Street, Apt/Mo. or PO Box No. P.O. Box 660694 City, State, ZIP/City <b>Dallas, Tx 75266-0694</b>	
See Reverse for Instructions	

PS Form 3800, June 2002



**UNITED STATES  
POSTAL SERVICE**

\*\*\*\*\* WELCOME TO \*\*\*\*\*  
POUGHQUAG MPO  
POUGHQUAG, NY 12570-9998  
12/24/05 10:26AM

Store USPS Trans 18  
Wkstn sys5003 Cashier KD353Z  
Cashier's Name EDIE  
Stock Unit Id SIAEDIE  
PO Phone Number 800-275-8777  
USPS # 3590960570

1. First Class 4.42  
Destination: 75266  
Weight: 0.20 oz.  
Postage Type: PVI  
Total Cost: 4.42  
Base Rate: 0.37

SERVICES  
Certified Mail 2.30  
70050390000541126928  
Rtn Recpt (Green Card) 1.75

Subtotal 4.42  
Total 4.42

VISA 4.42

<23-903613552-97>

VISA  
ACCT. NUMBER CLERK ID  
XXXX XXXX XXXX 4464 04  
AUTH 095085 CREDIT TRANS # 513

ALL SALES FINAL ON STAMPS AND POSTAGE.  
REFUNDS FOR GUARANTEED SERVICES ONLY.

Number of Items Sold: 1

Thank You  
Please come again!

PATRICIA A DE MASI DOUGLAS D DE MASI, SR. PH. 845-227-5387 FAX: 845-227-7312 1218 BEEKMAN RD. HOPEWELL JUNCTION, NY. 12533		10-4-3814 220	2629
		EPW 2/12/2005	
<i>Patricia &amp; Doug De Masi</i>		\$ 1205.00	
<i>2/12/2005</i>			A
<b>AM&amp;T Bank</b> <i>Page 206</i>			
<i>2/12/2005</i>			
40022000046111000911188367112629		00001205511	

150121278A041

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
Countrywide Home Loan  
P.O. Box 660694  
Dallas Texas  
75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

<i>Tony Barrett</i>		<input type="checkbox"/> Agent
B. Received by (Printed Name)		<input type="checkbox"/> Addressee
<b>TONY BARRETT</b>		DEC 27 2005
D. Is delivery address different from item 1?		
If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No		

3. Service Type  
 Certified Mail    Express Mail  
 Registered    Return Receipt for Merchandise  
 Insured Mail    C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

2. An ~~un~~introduction to the ~~un~~reality of the ~~un~~real 1113 193

DC Form 3811, February 2004

Research Report

• 100 •

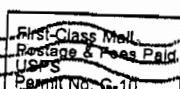
UNITED STATES POSTAL SERVICE  
MID-Hudson New York

U.S. POSTAL SERVICE  
MAIL HANDBOOK

93-7843006 BM 2

- **Sender:** Please print your name, address, and ZIP+4.

D. D. DePauw, Jr  
1214 Deckman Rd  
Hope Wellfoot N.Y.





\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 Poughquag MPO  
 Poughquag, NY 12570-9998  
 02/14/06 11:39AM

Store USPS Trans 38  
 Mkstn sys5003 Cashier KD353Z  
 Cashier's Name EDIE  
 Stock Unit Id SIAEDIE  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39
SERVICES	
Certified Mail	2.40
7005039000541127086	
Rtn Recpt (Green Card)	1.85
 Subtotal	4.64
Total	4.64
 Cash	5.00
Change Due	
Cash	0.36

of Items Sold: 1

Thank You  
 Please come again!

U.S. Postal Service™ <b>CERTIFIED MAIL™ RECEIPT</b> (Domestic Mail Only; No Insurance Coverage Provided)		
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>		
<b>OFFICIAL USE</b>		
4112 7086	DALLAS, TX 75266	UNIT ID: 0570
Postage	\$ 0.39	Postmark Here
Certified Fee	2.40	Clerk: KDJSJZ
Return Receipt Fee (Endorsement Required)	1.85	02/14/06
Restricted Delivery Fee (Endorsement Required)	0	Total Postage & Fee \$ 2.40 4.64
<div style="text-align: center; border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; margin: 0 auto;"> </div> <p>2005 0390 0005 4112 / project</p>		
<p>Send To:  <b>Country Club Apartments</b>    Street, Apt. No.    or PO Box No. <b>P.O. Box 660684</b>    City, State, ZIP+4  <b>Dallas Texas - 75266-0684</b></p> <p style="text-align: right;">See Reverse for Instructions</p>		

PATRICIA A DE MASI  
DOUGLAS D DE MASI, SR.  
PH. 845-227-5387 FAX 845-227-7312  
1216 BEEKMAN RD.  
HOPKINSVILLE, NY 12531

**EPW** 3814  
220

2670

2-24-06

111

\$120<sup>00</sup>

M&T Bank

#020808162

2011-2012 Report

Prof. D. Ormsby

4022000046011000911188367000000120551

022320046D XP SRTR1 PKT  
F.R.B. UTICA  
ENT=0269 TRC=0236 PK=03  
201507010517

2156491069

~~ABLIB000912  
1200261040~~

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
Countrywide Home Loans  
P.O. Box 660694  
Dallas Texas-75266-0694

***COMPLETE THIS SECTION ON DELIVERY***

Signature	<i>RONY BARRE</i>	FEB 2	<input type="checkbox"/> Agent
X			<input type="checkbox"/> Addressee
B. Received by or Printed Name of Carrier		Date of Delivery	
C. Delivered as directed on line 12		<input type="checkbox"/> Yes	
If YES, enter delivery method		<input type="checkbox"/> No	

3. Service Type

Certified Mail       Express Mail  
 Registered       Return Receipt for Merchandise  
 Insured Mail       C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

**2. Article Number**

3005 0390 0005 4112 7086

PS Form 3811, February 1964

**ESTIMATED Return Received**

---

connection to our

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

D. O. DeMoss, S.R.  
1219 Beechwood Rd  
Hope Well Jct N.Y. 12577



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 POUGHQUAG MPO  
 POUGHQUAG, NY 12570-9998

03/29/06 04:18PM

Store USPS Trans 81  
 Wkstn sys5003 Cashier KKKF70  
 Cashier's Name DAVE  
 Stock Unit Id SIADAVE  
 PO Phone Number 800-275-8777  
 USPS # 3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.30 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39
SERVICES	
Certified Mail	2.40
70050390000541126874	
Rtn Recpt (Green Card)	1.85

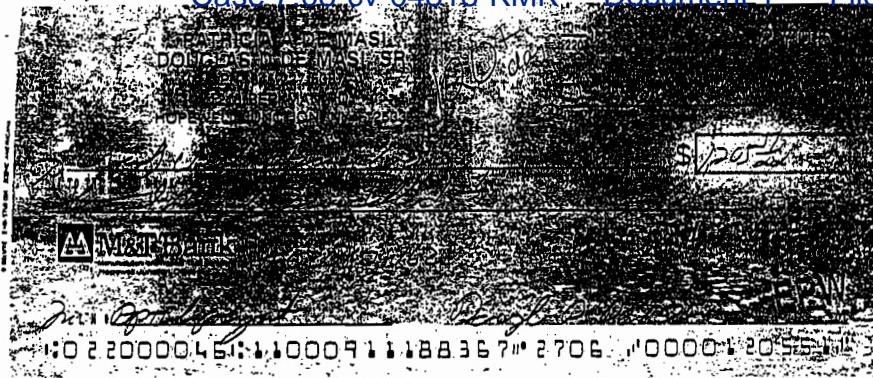
Subtotal	4.64
Total	4.64

Cash	10.00
Change Due	5.36
Cash	

Number of Items Sold: 1

Thank You  
 Please come again!

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)		
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>		
OFFICIAL USE		
4112 6874	UNIT ID: 0570	DALLAS, TX 75266
0005	Postage \$ 0.39	Postmark Here
0390	Certified Fee 2.40	
0005	Return Receipt Fee 1.85 (Endorsement Required)	
0390	Restricted Delivery Fee 0.39 (Endorsement Required)	
0005	Total Postage & Fees \$ 4.64	03/29/06
0005	Sent To <i>Conrad and Home Loan</i> Street, Apt. No.: P.O. Box No. 680684 City, State, ZIP+4 <i>Dallas, Texas 75266-0684</i>	
0005	PS Form 3800, June 2002 See Reverse for Instructions	



0213-0500-1.  
04062096  
ENT=0671 TRC=0672 PK=03  
2257983739

ENDERSEE HEHE

CREDITED WITHIN NAMED PAYEE >1119-2589-8<  
#98000236372 PM. CNTRYWIDE BK, DALLAS, TX, P.E.G  
PEN 04052006 04052006  
04052006 04052006 AIRTNS 877-250-8709  
BANKER'S CHECK NO. 3751 PR-14

1560712345

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
Circa Tony Winkle Home 10A44  
P. O. Box 660694  
Denton Texas  
75266-0694

***COMPLETE THIS SECTION ON DELIVERY***

A. Signature   Agent

Addressee  
B. Received by / Printed Name) **APP-A-2** Date of Delivery **2006**

D. Is delivery address different from Item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

Certified Mail     Express Mail  
 Registered     Return Receipt for Merchandise  
 Insured Mail     C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

2. Article Number  
*(Transfer from service label)* 7005 0390 0005 4112 6874

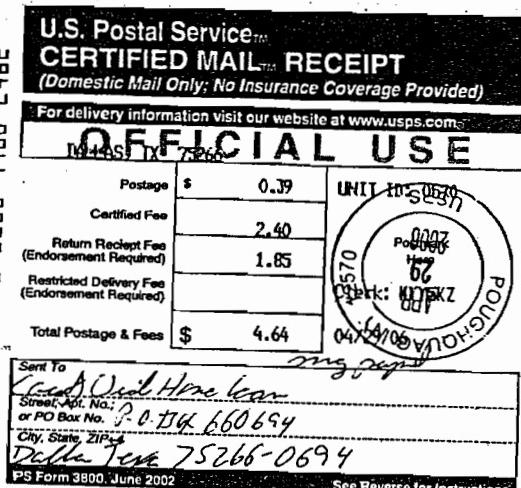
UNITED STATES POSTAL SERVICE



**First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10**

• Sender: Please print your name, address, and ZIP code below.

D. O. Amos,  
1214 Beckman rd  
Hyperion 5-4747. 2533



\*\*\*\*\* WELCOME TO \*\*\*\*\*  
POUGHQUAG MPO  
POUGHQUAG, NY 12570-9998  
04/29/06 10:05AM

Store USPS	Trans 24
Wkstn sys5002	Cashier KYY5KZ
Cashier's Name	TERRY
Stock Unit Id	SIATERRY
PO Phone Number	800-275-8777
USPS #	3590960570

1. First Class	4.64
Destination:	75266
Weight:	0.20 oz.
Postage Type:	PVI
Total Cost:	4.64
Base Rate:	0.39
SERVICES	
Certified Mail	2.40
7004135000044602462	
Rtn Recpt (Green Card)	1.85

Subtotal	4.64
Total	4.64
 Cash	10.00
Change Due	
Cash	5.36

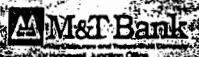
Number of Items Sold: 1

Thank You  
Please come again!

PATRICIA A. DEMASIE  
DOUGLAS D. DEMASIE, SR.  
P.O. Box 445-22258749  
1248 BEEKMAN RD.  
HOPEWELL, NJ 07843-2533

FBI

\$1205.2



#04178762

102200004611000911188367#2725 00000120551#

0213-0566-1  
05052006  
ENT=0179 TRC=0213 PK=03  
2550676330

ENDORSE HERE

CREDITED WITHIN NAMED PAYEE >1119-2589-BK  
>1119-2589-BK DALLAS, TX, P.E.G.  
#9200236372 PM CNTRYWIDE BK DALLAS, TX, P.E.G.  
#200838162 90+DAY 05052006 1500 P.M. 05052006  
045664 022000236372 TRC=0178 PK=13

2014-06-09

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

County Health Home Board  
P. O. Box 660694  
Dallas, Texas  
75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

## A. Signature

Tony Bennett

 Agent Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

MAY 9 4 2008

## D. Delivery Method Different from Item 1?

If YES, enter delivery address below:

## 3. Service Type

- Certified Mail    Express Mail  
 Registered    Return Receipt for Merchandise  
 Insured Mail    C.O.D.

## 4. Restricted Delivery? (Extra Fee)

 Yes2. Article Number  
(Transfer from sen)

7004 1350 0000 4460 2462

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE

First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box \*

D. A. Demasie  
1219 Beekman  
Hope Well Job H/L  
12553

7005 03900 50000 2112 41399

**U.S. Postal Service™**  
**CERTIFIED MAIL™ RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*

For delivery information visit our website at [www.usps.com](http://www.usps.com).

<b>OFFICIAL USE</b>	
1444 S. TX 75266	
Postage	\$ 0.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64
05/30/06 <i>Received</i>	
Sent to County Unit Home Loan Street Apt. No. or PO Box No. P.O. Box 660-684 City, State ZIP+4 Dallas, Texas 75266-0684	
See Reverse for Instructions	

PS Form 3800, June 2002

**UNITED STATES  
POSTAL SERVICE**

\*\*\*\*\* WELCOME TO \*\*\*\*\*  
 HOPEWELL JUNCTION MPO  
 HOPEWELL JUNCTION, NY 12533-9998  
 05/30/06 02:11PM

Store USPS	Trans 144
Wkstn sys5003	Cashier KDRBVF
Cashier's Name	JOSE
Stock Unit Id	SIAJOSA
PO Phone Number	800-275-8777
USPS #	3590960207

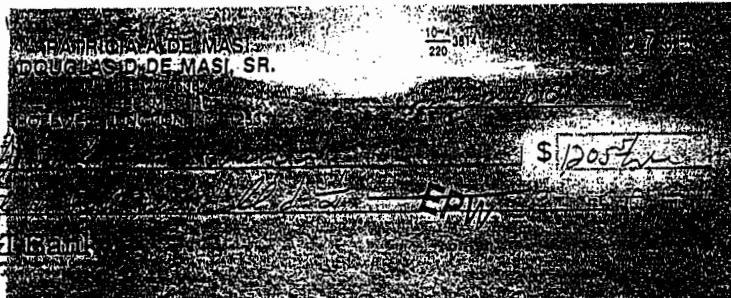
1. First Class  
 Destination: 75266 4.64  
 Weight: 0.40 oz.  
 Postage Type: PVI  
 Total Cost: 4.64  
 Base Rate: 0.39  
 SERVICES  
 Certified Mail 2.40  
 7005039000541126836  
 Rtn Recpt (Green Card) 1.85

Subtotal	4.64
Total	4.64

Cash 5.00  
 Change Due 0.36  
 Cash

Number of Items Sold: 1

Starting Saturday July 31, 2004  
 Post Office Box lobby hours will be:  
 Mon. 7:00 A.M. - 7:00 P.M.  
 Sat. 7:00 A. M. - 4:00 P. M.



06072006  
ENT=0366 TRC=0368 PK=03  
245101AP097

0516113162063554

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
  - Print your name and address on the reverse so that we can return the card to you.
  - Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

Count West Ave Loan  
P.O. Box 660-684  
Dallas Texas 75268-0684

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
X <i>H. He</i>	
B. Received by (Print Name)	C. Date of Delivery <i>2008</i>
D. Is delivery address different from name? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
<i>JUN 1</i>	
3. Service Type	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

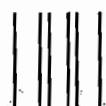
7005 0390 0005 4113 143

*(TRANSFER from service label)*

Domestic Return Report

— 1 —

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

\* Sender: Please print your name, address, and ZIP+4 in this box \*

D. D. Deacon's  
1214 Beckman  
Hedge Wall Job N.Y.  
12533

POUGHQUAG MPO  
POUGHQUAG, New York  
125709998  
3590960570-0097  
08/09/2006 (800)275-8777 02:08:58 PM

Sales Receipt			
Product Description	Sale Qty	Unit Price	Final Price
DALLAS TX 75266 First-Class			\$0.39
0.40 oz.			
Return Rcpt (Green Card)			\$1.85
Certified Label #:			\$2.40
70050390000541127024			
Issue PVI:			\$4.64
<b>Total:</b>			<b>\$4.64</b>
Paid by:			
Cash			\$10.00
Change Due:			-\$5.36

Bill#:1000300008553  
Clerk:01

All sales final on stamps and postage.  
Refunds for guaranteed services only.  
Thank you for your business.  
Customer Copy

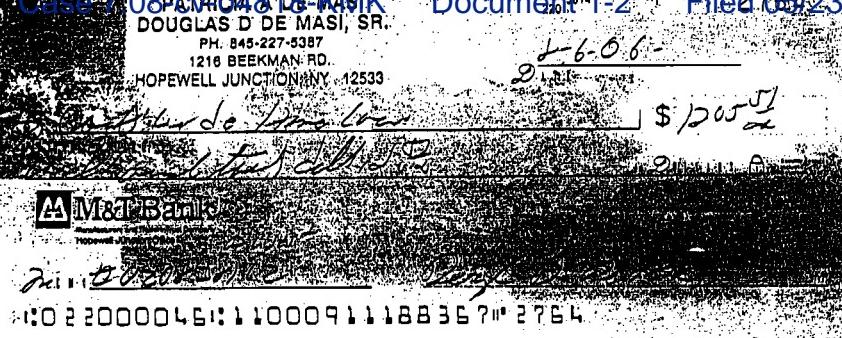
U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

DALLAS TX 75266	0570
01 Postmark Here	
Postage \$ 0.52	
Certified Fee \$ 2.40	
Return Receipt Fee (Endorsement Required) \$ 1.85	
Restricted Delivery Fee (Endorsement Required) \$ 0.00	
Total Postage & Fees \$ 4.77	08/09/2006

Send To:  
Coca Cola Co., Inc.  
Street, Apt, No/  
or PO Box No. P.O. Box 660-684  
City, State, ZIP+4 Dallas, Texas  
PS Form 3800, June 2002 See Reverse for Instructions



ENCLOSURE HERE

929838162 URGENT 881480017788611245  
143519 822660046

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Countrywide Home loan  
P.O. Box 660-694  
Dallas Texas, 75266-0694

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature <i>D. H. De Masi</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery <i>7/13/08</i>
D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> No	

## 3. Service Type

- Certified Mail    Express Mail  
 Registered    Return Receipt for Merchandise  
 Insured Mail    C.O.D.

## 4. Restricted Delivery? (Extra Fee)

- Yes

2. Article Number  
(Transfer from service label)

7005 0390 0005 4112 7024

SF Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box \*

D. O. Demasi  
1219 Beekman Rd  
Hope Well Jet NY  
12533

E.H.S. 3

COMMITTEES:  
BANKING  
FINANCE  
JUDICIARY  
RULES

# United States Senate

WASHINGTON, DC 20510

January 29, 2008

Douglas & Patricia Demasi  
1216 Beekman Road  
Hopewell Junction, New York 12533

Dear Friend:

I have received your request for assistance. While I sympathize with the circumstances you have described, with respect to such matters, I am unable to intervene.

Due to the nature of your problem, it appears that an attorney would be better equipped to assess the legal implications of the issues involved. If you have not done so already, I suggest that you consult a private attorney or your local legal services agency for assistance.

I hope that your matter is resolved in a timely and judicious manner. Please contact me in the future if I can be of assistance with a matter within my Federal jurisdiction.

Sincerely,

Charles E. Schumer  
United States Senator

PLEASE RESPOND TO THE FOLLOWING OFFICE:

<input type="checkbox"/> ALBANY: LEO O'BRIEN BUILDING ROOM 420 (518) 431-4070	<input type="checkbox"/> BINGHAMTON: FEDERAL OFFICE BUILDING 15 HENRY STREET ROOM B6 BINGHAMTON, NY 13901 (607) 772-8109	<input type="checkbox"/> BUFFALO: 111 WEST HURON ROOM 620 BUFFALO, NY 14202 (716) 846-4111	<input type="checkbox"/> HUDSON VALLEY: P.O. BOX A RED HOOK, NY 12571 (845) 569-0923	<input type="checkbox"/> LONG ISLAND: TWO GREENWAY PLAZA 145 PINE LAWN ROAD ROOM 300N MELVILLE, NY 11747 (631) 753-0978	<input type="checkbox"/> NEW YORK CITY: 757 THIRD AVENUE SUITE 1702 NEW YORK, NY 10017 (212) 486-4430 TDD: (212) 486-7661	<input type="checkbox"/> ROCHESTER: KENNETH B. KEATING BUILDING 100 STATE STREET ROOM 3040 ROCHESTER, NY 14614 (585) 263-5866	<input type="checkbox"/> SYRACUSE: 100 SOUTH CLINTON ROOM 841 SYRACUSE, NY 13261 (315) 423-5471	<input type="checkbox"/> WASHINGTON: 313 HART SENATE OFFICE BUILDING WASHINGTON, DC 20510 (202) 224-6542 TDD: (202) 224-0420
--	---	--	---	--	--	--	---	--



<http://schumer.senate.gov>



Dear Mr./Mrs. Senator

Please find below a  
representative by the  
name of Martha Lewis  
of ACORN.

I thought the attached might be of interest to you.

Charles E. Schumer  
U.S.S.

He may be able to  
assist you further  
his contact # is  
718-246-7900.

*EHH:bd*

Douglas De. De Masi Sr.  
1214 Beekman Road  
Hopewell Jct. NY 12533  
845 227 5387, Fax 227 7312

March 24, 2008

Requesting Records  
Records Access Officer  
Senator Charles Schumer  
One Park Place, Suite 100  
Peekskill, NY 10566  
Phone # 914 734 1532  
Fax # 914 734 1673

Re: Freedom Of Information  
Law Request.

Mailed BY UPS

Records Access Officer.

Under the provisions of the New York Freedom of information Law, article 6 of the Public Officers Law. I hereby request records or portions there of pertaining to (or containing the following) 1- How many people do you have on your staff. 2- How much is your payroll each month. 3- What do these employees do each day . 4- How much do you spend in rent and any other expense for each office every month. 5- How many employees are in each office each month. 6- What's the budget for each office, and how many hours do your employees work each week. 7- I have never seen any thing that you have accomplished . 8- I have never heard or read any thing that you have done for any one . 9- What are your functions. 10- What do you do . 11- How much actual work do you do.12- How much actual time do you really put in to the job site.13- What is your total pay per year, what are your benefits, expense accounts and what does this include, cars, fuel etc. 14- As a New Yorker and a tax payer, I'm wondering am I getting my moneys worth from you representing my family and I . (attempt to be identify the records in which you are interested as clearly as possible). If my request appears to be extensive or fails to reasonably describe the records, please contact me in writing or by phone or Fax, at 845 227 5387 or fax 845 227 7312.

If there are any fees for copying the records request, please inform me before filling the request (or please supply the records with out informing me if the fees are not in excess of \$ 200.00).

As you know, the Freedom of information Law request that an agency respond to a request with in five business days of receipt of a request. Therefore I would appreciate a response as soon as possible and look forward to hearing from you shortly.

If for any reason any portion of my request is denied, please inform me of the reasons for the denial in writing and provide the name and address of the person or body to whom an appeal should be directed.

Sincerely

*Douglas D. De Masi*  
Douglas D. De Masi Sr.  
1214 Beekman road  
Hope Well Jct. NY 12533

P.O. Box 105518  
Atlanta, GA 30348

*E0415.65*

July 31, 2007



To Start An Investigation, Please Visit [L](http://www.investigate.equifax.com)  
[www.investigate.equifax.com](http://www.investigate.equifax.com)

001326



000596054-1326  
Douglas D Demasi  
1214 Beekman Rd  
Hopewell Junction, NY 12533-5578

Dear Douglas D Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

#### **Results Of Your Investigation**

*(For your security, the last 4 digits of your credit account number(s) have been replaced.)*

>>> We have researched the credit account. Account # - 2083\* The results are: The status of this account has been updated. If you have additional questions about this item please contact: **Countrywide, 400 Countrywide Simi Valley, CA 93065-6298**

#### **Answers To Your Questions**

##### \* In reference to New York State Law:

The comment "Consumer disputes this account" is a requirement under New York state law for current residents of New York state. This comment displays for credit and public record information that has been disputed where our checking has not resolved any remaining differences between the source of the information and your original dispute with them. This comment will appear whenever the file is accessed together with the disputed information. The comment may remain a part of the credit history as long as the disputed item appears on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

#### **Notice to Consumers**

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the dispute information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown in the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purpose.

**CREDIT FILE : July 31, 2007****Personal Identification Information** (This section includes your name, current and previous addresses and any other identifying information reported by your creditors.)

Name On File: **Douglas D Demasi Sr**  
 Social Security #: **[REDACTED]** Date of Birth: October 30, 1952  
 Current Address: **1214 Beekman Rd, Hopewell Junction, NY 12533** Reported: 08/2005  
 Previous Address(es): **1216 Beekman Rd, Hopewell Junction, NY 12533** Reported: 02/2003  
**675 Beekman Rd, Hopewell Junction, NY 12533** Reported: 07/2002

**ALERT(s): File Blocked For Promotional Purposes****Please address all future correspondence to:****www.investigate.equifax.com**

**Equifax Information Services LLC**  
 P. O. Box 105518  
 Atlanta, GA 30348


**Phone: (888) 873-5796**  
 M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

**Public Record Information** (This section includes public records items obtained from local, state and federal courts.)

Wage Earner Plan Filed 06/1999; Southern District of NY; Case or ID # - 9931649; Type - Personal; Filer - Individual; Current Disposition - Dismissed CH-13; Current Disposition Date 12/01/1999; Date Verified 09/01/2002; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 ; (845) 452-4200  
 -ien Filed 08/1993; Dutchess County Clerk; Case or ID # - 00000093422; Amount - \$21,439 ; Class - Federal; Released 01/2001; Verified 07/2002; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 ; (914) 454-8710

**Credit Account Information**  
(For your security, the last 4 digits of account number(s) have been replaced by \*)**Account Column Title Descriptions:**

Account Number	The Account number reported by credit grantor	Amount Past Due	The Amount Past Due as of the Date Reported
Date Acct. Opened	The Date that the credit grantor opened the account	Date of Last Payment	The Date of Last Payment
High Credit	The Highest Amount Charged	Actual Pay Amt	The Actual Amount of Last Payment
Credit Limit	The Highest Amount Permitted	Sched Pay Amt	The Requested Amount of Last Payment
Terms Duration	The Number of Instalments or Payments	Date of Last Activity	The Date of the Last Account Activity
Terms Frequency	The Scheduled Time Between Payments	Date Maj Delq Rptd	The Date the 1st Major Delinquency Was Reported
Months Reviewed	The Number of Months Reviewed	Charge Off Amt	The Amount Charged Off by Creditor
Activity Description	The Most Recent Account Activity	Deferred Pay Date	The 1st Payment Due Date for Deferred Loans
Creditor Class	The Type of Company Reporting The Account	Balloon Pay Amt	The Amount of Final(Balloon) Payment
Date Reported	The Month and Year of the Last Account Update	Balloon Pay Date	The Date of Final(Balloon) Payment
Balance Amount	The Total Amount Owed as of the Date Reported	Date Closed	The Date the Account was Closed
		J : Voluntary Surrender	
		K : Repossession	
		L : Charge Off	
		G : Collection Account	
		H : Foreclosure	

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due
Descriptions	3 : 90-119 Days Past Due	G : Collection Account
	4 : 120-149 Days Past Due	H : Foreclosure





Company/Information	Inquiry Date(s)
EMSAmerican Home Mortgage::DELTA FUNDING CORPOR	06/25/2007
AcraNet::TRIBECA LENDING CORP	06/07/2007
521 W Marwell Ave Spokane WA 99201-2417 Phone: (509) 462-4976	
Factual Data::2250 THE MORTGAGE TE	04/30/2007
5200 Hahns Peak Dr 24HCGS005471MS	
24HCGS005132MS Loveland, CO 80538-8852	
Fis Credit Services::FIDELITY BORROWING M	03/12/2007
918 Ulster Ave Kingston, NY	01/23/2007
12401-1344	01/22/2007
First American Credco::HOME LOAN CTR INC DB	01/18/2007
12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422	06/14/2006
Landsafe Credit::CONCORD MORTGAGE COR	11/21/2006
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692	
Gemb	10/13/2006
PO Box 276 Dayton, OH	06/21/2006
45401-0276	
Cbcinnovis::376 DUTCHESSE COUNTY	09/21/2006
PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	
First American Credco-Fremont::FREMONT INVESTMENT A	09/16/2006
12385 First American Way Poway, CA 92064-6897 Phone: (800) 986-4343	
Consolidated Information Servc::ASAP MORTGAGE INC	08/21/2006
227 US Highway 206 Flanders, NJ	04/18/2006
07836-9110	
M & T Bank Direct	08/08/2006
Ames Funding Corporation	06/05/2006
350 S Grand Ave # 5200 Los Angeles, CA	
90071-3406	
Wilmington Finance	06/05/2006
19462-1650	
First American Credco::FREEDOM MORTGAGE	06/05/2006
12395 First American Way Poway, CA	
92064-6897	
Cbcinnovis::230 M T SALES HUDSON	12/07/2005
PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	
Landsafe Credit::COUNTRYWIDE FSLD	10/27/2005
1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692	

**Inquiries that do not display to companies (do not impact your credit score)**  
 (This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

**Company Information - Prefix Descriptions:**

PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm; offer of credit or insurance. (PRM inquiries remain for 12 months)
PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquiries remain for 12 months)
AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)
EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

Company Information	Inquiry Date(s)	3/31/2007	6/25/2007	6/22/2007	3/21/2007	3/15/2007	3/14/2007	3/13/2007
Equifax	PO Box 740241 Atlanta, GA							
30374-0241		07/31/2007	06/25/2007	06/22/2007	03/21/2007	03/15/2007	03/14/2007	01/23/2007

AR-Napa/Gemb  
 PO BOX 981439 C/O Cardholder Operations EL  
 PASO TX 79998-1439 Phone: (866) 395-8254

June 22, 2007



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)

001340  
000592024-1340  
Patricia A Demasi  
1214 Beekman Rd  
Hopewell Junction, NY 12533-5578

.....

Dear Patricia A Demasi:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

**Results Of Your Investigation**

*(For your security, the last 4 digits of your credit account number(s) have been replaced by \*)*

>>> **We have reviewed your concerns and our conclusions are:**

Countrywide home loan /20838162 is currently not reporting on the credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

**Notice to Consumers**

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

**EQUIFAX****CREDIT FILE : June 22, 2007****Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: **[REDACTED]** Patricia A Demasi  
 Social Security #: **[REDACTED]** Date of Birth: December 26, 1956  
 Current Address: 1214 Beekman Rd, Hopewell Junction, NY 12533 Reported: 10/2003  
 Previous Address(es): 1216 Beekman Rd, Hopewell Junction, NY 12533 Reported: 05/2003  
 1219 Beekman Rd, Hopewell Junction, NY 12533 Reported: 09/2004  
 Rt R 1, Hopewell Junction, NY 12533 Reported: 11/1996

Formerly Known As: Patricia A Demasi

**Please address all future correspondence to:**[www.investigate.equifax.com](http://www.investigate.equifax.com)

Equifax Information Services LLC

P. O. Box 105518  
Atlanta, GA 30348

Phone: (888) 873-5648

M - F 9:00am to 5:00pm in your time zone.



In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

**Public Record Information** (This section includes public records obtained from local, state and federal courts.)

Bankruptcy Filed 08/1998; Southern District of NY; Case or ID # - 9832619; Type - Personal; Filer - Individual; Current Disposition - Dismissed CH-11; Current Disposition Date 03/01/1999; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 : (845) 452-4200

Bankruptcy Filed 08/1997; Southern District of NY; Case or ID # - 9732356; Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7; Current Disposition Date 09/01/1997; Date Verified 04/01/2003; Address: 176 CHURCH ST POUGHKEEPSIE, NY 12601-4165 : (845) 452-4200

Lien Filed 03/1994; Dutchess County Clerk; Case or ID # - 9495; Amount - \$10,468 ; Class - Federal; Released 01/2001; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 : (914) 454-8710

Lien Filed 08/1993; Dutchess County Clerk; Case or ID # - 00000093422; Amount - \$21,439 ; Class - Federal; Released 01/2001; Verified 05/2003; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 : (914) 454-8710

Lien Filed 04/1992; Dutchess County Court; Case or ID # - 1041; Amount - \$1,730 ; Class - State; Released 02/2007; Verified 05/2003; Address: 22 MARKET ST POUGHKEEPSIE, NY 12601-3222 : (914) 431-1920

**Collection Agency Information** (This section includes accounts that credit grantors have placed for collection with a collection agency.)

I.C. Systems, Inc.; Collection Reported 07/2005; Assigned 03/2004; Creditor Class - Medical/Health Care; Client - DRS Bieber Hise L L P; Amount - \$508 ; Status as of 07/2005 - Unpaid; Date of 1st Delinquency 10/2003; Balance as of 07/2005 - \$133 ; Last Payment Date 08/03/2004; Individual Account; Account # - 4235054859; Address: Attn: John Erickson, Jr 444 Highway 96 E Saint Paul MN 55127-2557 : (651) 481-6333

**Credit Account Information**  
(For your security, the last 4 digits of account number(s) have been replaced by \*) [This section includes open and closed accounts reported by credit grantors]

## **Account Column Title Descriptions:**

Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Payment - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Instalments or Payments	Date of Last Activity - The Date of the Last Account Activity
Terms Frequency - The Scheduled Time Between Payments	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Months Reviewed - The Number of Months Reviewed	Charge Off Amt - The Amount Charged Off by Creditor
Activity Description - The Most Recent Account Activity	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Creditor Class - The Type of Company Reporting The Account	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Date Reported - The Month and Year of the Last Account Update	Balloon Pay Date - The Date of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Date Closed - The Date the Account was Closed
<b>Account History Status Code Descriptions</b>	J : Voluntary Surrender K : Repossession L : Charge Off
1 : 30-59 Days Past Due	5 : 150-179 Days Past Due
2 : 60-89 Days Past Due	6 : 180 or More Days Past Due
3 : 90-119 Days Past Due	G : Collection Account
4 : 120-149 Days Past Due	H : Foreclosure

<b>Fremont Investments &amp; Loan</b>		310 E Glassell Rd Ste 500 Ontario CA 91761-1228 : (800) 776-7511		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
700004*	03/2002	\$131,000											
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/2002	\$0	\$1,205	08/2002	\$1,205	\$1,205	08/2002							

Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Account Transferred or Sold; Real Estate Mortgage;

<b>GemMart DC</b>		PO Box 981416 El Paso TX 79998-1416 : (866) 611-1148		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
601131000043*	05/2005	\$3,745	\$3,500										
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment 0	Scheduled Payment Amount	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
05/2007	\$2,844	\$100	05/2007	\$100	\$79	05/2007							

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;

Account History 09/2006 1

<b>Hudson Valley FCU</b>		PO Box 1750 Poughkeepsie NY 12501-0750 : (914) 463-3011		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
102630*	05/2005	\$16,935	85 Months					23					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment 0	Scheduled Payment Amount	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
05/2007	\$13,576	\$570	05/2007	\$570	\$271	05/2007							

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account;

<b>NanaGem</b>		PO BOX 981439 CO Cardholder Operat. EL PASO TX 79998-1439 : (866) 386-8254		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
60198021911*	10/2006	\$0	\$475					7					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
06/2007	\$0												11/2006

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request;

<b>Option One Mortgage</b>		Date Opened 05/2001 Credit Limit \$101,000		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
6474413*	05/2001	\$101,000	\$1,082					8					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/2002	\$0												

Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Real Estate Mortgage;

<b>SearsCard</b>		Date Opened 03/2002 Credit Limit \$320		Terms Duration		Terms Frequency		Months Revd		Activity Description		Creditor Classification	
Account Number	Date Opened	High Credit	Credit Limit										
504994805272*	03/2002	\$520	\$10					63					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment 0	Scheduled Payment \$25	Date of Last Activity	Deferred Pay Start Date	Date Mai. Del. 1st Rapid Amount	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
06/2007	\$225		06/2007			06/2007							

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Authorized User;

<b>Sears,Cbsd</b>		<b>13200 Smith Rd Cleveland, OH 44130-7802</b>		Credit Limit		Terms Duration		Terms Frequency		Months Rvd		Activity Description		Creditor Classification	
Account Number 512107505291*	Date Opened 05/2005	Hgh Credit \$1,012	Credit Limit \$950	Scheduled Payment Amount \$26	Date of Last Activity 06/2007	Date Mai. Del. 1st Rapid Start Date 06/2007	Charge Off Amount	Deferred Pay Start Date	Deferred Pay Amount	Balloon Pay Date	Balloon Pay Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	Date Closed
Items As of Date Reported 06/2007	Balance Amount \$868	Amount Past Due	Date of Last Payment 05/2007	Actual Payment Amount \$50											
<b>Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;</b>															
<b>Toyota Motor Credit Corp.</b>		<b>5005 N River Blvd NE Cedar Rapids IA 52211-6834</b>		Credit Limit		Terms Duration		Terms Frequency		Months Rvd		Activity Description		Creditor Classification	
Account Number 7040226140954*	Date Opened 03/2003	Hgh Credit \$18,744	Credit Limit	Scheduled Payment Amount \$401	Date of Last Activity 12/2003	Date Mai. Del. 1st Rapid Start Date 12/2003	Charge Off Amount	Date Mai. Del. 1st Rapid Start Date 12/2003	Charge Off Amount	Paid and Closed					
Items As of Date Reported 12/2003	Balance Amount \$0	Amount Past Due	Date of Last Payment 12/2003	Actual Payment Amount \$17,070											
<b>Current Status - Pays As Agreed; Type of Account - Instalment; Type of Loan - Auto; Whose Account - Individual Account;</b>															
<b>Inquiries that display to companies (may impact your credit score)</b>		<b>This section lists companies that requested your credit file. Credit grants may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.</b>													
<b>Company Information</b>		<b>Inquiry Date(s)</b>													
Acranelobs Branch:: TRIBECA LENDING CORP	PO Box 5393 Mig Dept Spokane, WA														
99205-2020															
Factual Data::2250 THE MORTGAGE TE	5200 Hahns Peak Dr 24HCGS005471MS														
24HCGS005132M/S Loveland, CO 80538-8852															
Fis Credit Services::FIDELITY BORROWING M	918 Ulster Ave Kingston, NY														
12401-1344															
Gemb	PO Box 276 Dayton, OH														
10/13/2006															
45401-0276															
Obcinnovis::376 DUTCHESS COUNTY	PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317														
First American Credco::FREMONT INVESTMENT A	12385 First American Way Poway, CA 92054-6897 Phone: (800) 986-4343														
Consolidated Information Servs::ASAP MORTGAGE INC	227 US Highway 206 Flanders, NJ														
07836-9110															
First American Credco::HOME LOAN CTR INC DB	12395 First American Way Poway, CA 92054-6897 Phone: (800) 637-2422														
Aames Funding Corporation	350 S Grand Ave # 5200 Los Angeles, CA														
90071-3406															
First American Credco::FREEDOM MORTGAGE	12395 First American Way Poway, CA														
92064-6897															
Wilmington Finance	401 Plymouth Rd 4th Fl Plymouth Meeting, PA														
194662-1650															

(Continued On Next Page )

Company Information	Inquiry Date(s)	
Obcinnovis: 230 M T SALES HUDSON PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	12/07/2005	
Landsale Credit: COUNTRYWIDE FSLD 1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692	10/27/2005	
<b>Inquiries that do not display to companies (do not impact your credit score)</b> <i>(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. Examples of this Inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)</i>		
Company Information - Prefix Descriptions:	Inquiry Date(s)	
PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)		
PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months)		
AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)		
Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.		
ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)		
ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)		
EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)		
Company Information	Inquiry Date(s)	
Equifax 30374-0241	PO Box 740241 Atlanta, GA 60070-2701 AR-Hsbc Bank NV FKA Hhlb	06/22/2007 03/16/2007 03/15/2007 03/14/2007 02/27/2007 02/26/2007 01/19/2007 01/16/2007
60070-2701	2700 Sanders Rd Prospect Heights, IL 33707-1600	06/09/2007
PRM-MDA Capital, Inc. 33707-1600	6036 Central Ave St Petersburg, FL	06/08/2007 05/01/2007 03/13/2007 01/24/2007 09/22/2006 09/17/2006 08/22/2006
PRM-Hsbc Bank NV FKA Hhlb 60070-2701	2700 Sanders Rd Prospect Heights, IL AR-Gemb/Walmart DC 79998-1416 Phone: (866) 611-1148	05/18/2007 05/18/2007 04/20/2007 03/16/2007 02/21/2007 01/13/2007 12/07/2006 11/15/2006 PO Box 981416 El Paso, TX 11/09/2006 10/10/2006 09/28/2006 09/20/2006 09/13/2006 09/05/2006 08/30/2006 08/16/2006 08/10/2006 07/31/2006 07/04/2006 08/02/2006 07/27/2006 06/24/2006
AR-Capital One 23060-5937	11013 W Broad St Glen Allen, VA	05/02/2007 04/04/2007 02/28/2007 02/07/2007 01/03/2007 12/06/2006 10/04/2006 09/06/2006
PRM-Gemb/JC Penney 79998-1402 Phone: (800) 542-0800	02/26/2007	
PRM-Fingerhut/Cit 56303-0820	02/20/2007 08/23/2006	
	6250 Ridgewood Rd Saint Cloud, MN	

Company Information	Inquiry Dates
VD-Choicepoint: UNITRIN GRP UNITRIN 1000 Alderman Dr Insurance P&C Underwriting Alpharetta, GA 30005-4101	08/22/2006



07/19/2007 TransUnion.



P0BRBI00200726-I008701  
DOUGLAS D. DEMASI SR.  
1214 BEEKMAN RD  
HOPEWELL JUNCTION, NY 12533

.....

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

### Investigation Results

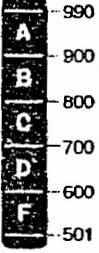
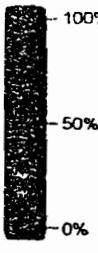
ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

# TransUnion Personal Credit Score

DOUGLAS D. DEMASI SR.

## YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score <b>Not Purchased</b> (See Below)</p> <p>Grade -</p> <p>Created on 07/19/2007</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p> <p>The numerical score ranges from 990 to 501 equaling grade ranges from A to F.</p> 	<p>Unavailable (See Below)</p> <p>Your credit ranks higher than ..% of the nation's population.</p> 

### About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

### Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

### Answers About Credit Scores

- How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

- How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

- How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

### Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

### See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: [www.truecredit.com/score](http://www.truecredit.com/score)

### Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: [www.truecredit.com/protect](http://www.truecredit.com/protect)

File Number: 169005454  
 Page: 1 of 6  
 Date Issued: 07/19/2007

TransUnion.

**Personal Information**

Name: DOUGLAS D. DEMASI SR.

SSN: [REDACTED]  
 Date of Birth: 10/1952  
 Telephone: 227-5387  
 Your SSN is partially masked for your protection.

Other Names: DEMASI, DOUG  
 You have been on our files since 12/1983

**CURRENT ADDRESS**

Address: 1214 BEEKMAN RD  
 HOPEWELL JUNCTION, NY 12533

Date Reported: 01/2004

**PREVIOUS ADDRESS**

Address: 1216 BEEKMAN RD B  
 HOPEWELL JUNCTION, NY 12533

Date Reported: 04/2003

Address: 31 SHERWOOD FRST F  
 WAPPINGERS FALLS, NY 12590

**EMPLOYMENT DATA REPORTED**

Employer Name: SELF EMPLOYED  
 Date Reported: 06/2006

Position: EVENT DESIGNER  
 Hired:

Employer Name: DOUGLAS BUILDERS INC  
 Date Reported: 12/1999

Position:  
 Hired:

**Special Notes:** Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

**Public Records**

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged Chapter 13 bankruptcy, remains for up to 7 years.

**DUTCHES COUNTY CLERK Docket #: 9495**

22 MARKET STREET  
 COUNTY OFC BLDG  
 POUGHKEEPSIE, NY 12601  
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN  
 Court Type: COUNTY CLERK  
 Date Paid: 01/2001

Date Filed: 03/1994  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff: IRS  
 Amount: \$10,468

Estimated date that this item will be removed: 12/2007

**DUTCHES COUNTY CLERK Docket #: 718**

22 MARKET STREET  
 COUNTY OFC BLDG  
 POUGHKEEPSIE, NY 12601  
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN  
 Court Type: COUNTY CLERK  
 Date Paid: 01/2001

Date Filed: 04/1991  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff: IRS  
 Amount: \$251

Estimated date that this item will be removed: 12/2007

**DUTCHES COUNTY CLERK Docket #: 735**

22 MARKET STREET  
 COUNTY OFC BLDG  
 POUGHKEEPSIE, NY 12601  
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN  
 Court Type: COUNTY CLERK  
 Date Paid: 05/2001

Date Filed: 12/1990  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff: IRS  
 Plaintiff Attorney: ROCCO V PESCE 00  
 Amount: \$4,837

Estimated date that this item will be removed: 04/2008

Consumer Credit Report for DOUGLAS D. DEMASI SR.

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**NEW YORK FEDERAL COURT-P Docket #: 9932797**

176 CHURCH STREET  
 POUGHKEEPSIE, NY 12601  
 (845) 452-4200

Type: CHAPTER 7 BANKRUPTCY DISMISSED  
 Court Type: FEDERAL DISTRICT  
 Date Paid: 05/2000  
 Assets: \$0

Date Filed: 12/1999  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff Attorney: PRO SE  
 Liabilities: \$0

Estimated date that this item will be removed: 11/2009

**NEW YORK FEDERAL COURT-P Docket #: 9931649**

176 CHURCH STREET  
 POUGHKEEPSIE, NY 12601  
 (845) 452-4200

Type: CHAPTER 13 BANKRUPTCY FILING  
 Court Type: FEDERAL DISTRICT  
 Assets: \$0

Date Filed: 06/1999  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff Attorney: ANTHONY DETOMMASI  
 Liabilities: \$0

Estimated date that this item will be removed: 05/2009

**Account Information**

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late	

**Adverse Accounts**

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

**CHASE HOME FINANCE LLC #15260185**

3415 VISION DR  
 COLUMBUS, OH 43219  
 (800) 848-9136

Balance: \$0  
 Date Verified: 06/2004  
 High Balance: \$125,000  
 Terms: 360 MONTHLY \$961

Pay Status: >30 DAYS PAST DUE  
 Account Type: MORTGAGE ACCOUNT  
 Responsibility: PARTICIPANT ON ACCOUNT  
 Date Open: 10/2002  
 Date Closed: 06/2004

Loan Type: CONVENTIONAL REAL ESTATE MTG

Remarks: CLOSED

&gt;Maximum delinquency of 60 days occurred in 03/2004

Late Payments (21 months)	30	60	90+	Last 21 months	30	OK	60	30	OK															
2	1	0		may	apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep

**Satisfactory Accounts**

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

**COUNTRYWIDE HOME LOANS #20838162**

450 AMERICAN ST SV416  
 SIMI VALLEY, CA 93065  
 (800) 669-5864

Balance: \$0  
 Date Verified: 07/2007  
 High Balance: \$131,250  
 Terms: 360 MONTHLY \$1238

Pay Status: UNRATED  
 Account Type: MORTGAGE ACCOUNT  
 Responsibility: JOINT ACCOUNT  
 Date Opened: 03/2002  
 Date Paid: 07/2007

Loan Type: CONVENTIONAL REAL ESTATE MTG  
 Remarks: ACCT INFO DISPUTED BY CONSUMR

Late Payments (28 months)	30	60	90+	Last 28 months	X	X	X	X	OK	OK	X	OK												
0	0	0		jun	may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct
					OK	OK	OK	OK																





Consumer Credit Report for DOUGLAS D. DEMASI SR.

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**CONCORD MORTGAGE COR VIA LANDSAFE CREDIT**  
 155 N LAKE AVE  
 MS 3-162  
 PASADENA, CA 91101  
 Phone number not available  
 Requested On: 11/21/2006 Inquiry Type: INDIVIDUAL  
 Permissible Purpose: CREDIT TRANSACTION

**FREMONT INVESTMENT A VIA FAC/FREMONT**  
 12395 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 986-4343  
 Requested On: 09/16/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**HOME LOAN CTR INC DB VIA FAC/REP MTG**  
 12395 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 637-2422  
 Requested On: 06/14/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO**  
 12385 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 986-4343  
 Requested On: 06/05/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC**  
 ROUTE 517  
 PANTHER VALLEY VIL  
 ALLAMUCHY, NJ 07820  
 (908) 813-8555  
 Requested On: 04/18/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL**  
 155 N LAKE AVE  
 MS 3-162  
 PASADENA, CA 91101  
 Phone number not available  
 Requested On: 10/27/2005 Inquiry Type: PARTICIPANT  
 Permissible Purpose: CREDIT TRANSACTION

**376 DUTCHES COUNTY VIA CBC COMPANIES**  
 PO BOX 1838  
 COLUMBUS, OH 43216  
 (877) 237-8317  
 Requested On: 09/21/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC**  
 ROUTE 517  
 PANTHER VALLEY VIL  
 ALLAMUCHY, NJ 07820  
 (908) 813-8555  
 Requested On: 08/21/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**AAMES CORP VIA TU SETTLEMENT SOLUTIONS**  
 6200 OAK TREE BLVD  
 SUITE 140  
 INDEPENDENCE, OH 44131  
 (800) 308-3976  
 Requested On: 06/05/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**WILMINGTON FINANCE VIA WILMINGTON FINANCE**  
 501 OFFICE CENTER  
 SUITE 400  
 FT WASHINGTON, PA 19034  
 (610) 943-2100  
 Requested On: 06/05/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**230 M T SALES HUDSON VIA CBCINNOVIS**  
 PO BOX 1838  
 COLUMBUS, OH 43216  
 (877) 237-8317  
 Requested On: 12/07/2005 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

## Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

**SEARS/CBSD**  
 8725 W SAHARA AVE  
 MC 02-02-03  
 THE LAKES, NV 89163-7802  
 (800) 877-8691  
 Requested On: 06/2007

**AMERICAN GENERAL FINANCE**  
 601 NW 2ND ST  
 EVANSVILLE, IN 47708  
 (812) 468-5321  
 Requested On: 04/2007

**Consumer Credit Report for DOUGLAS D. DEMASI SR.**

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**CHECK FREE**

6000 PERIMETER DR  
DUBLIN, OH 43017-3233  
(614) 564-3000

Requested On: 03/2007

**AMERICAN GENERAL FINANCE**

601 NW 2ND ST  
EVANSVILLE, IN 47708  
(812) 468-5321

Requested On: 01/2007

**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**

155 N LAKE AVE  
PASADENA, CA 91101  
Phone number not available  
Requested On: 12/2006

Permissible Purpose: CREDIT TRANSACTION

**AMERICAN GENERAL FINANCE**

601 NW 2ND ST  
EVANSVILLE, IN 47708  
(812) 468-5321

Requested On: 10/2006

**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**

155 N LAKE AVE  
PASADENA, CA 91101  
Phone number not available  
Requested On: 09/2006

Permissible Purpose: CREDIT TRANSACTION

**Consumer Statement**

DO NOT CONFUSE WITH CONSUMERS OF SIMILAR IDENTIFICATION; VERIFY ALL IDENTIFYING INFORMATION.  
(Note: This statement has no expiration date.)

**Special Messages**

**PROMOTIONAL OPT-OUT:** This file has been opted out of promotional lists supplied by TransUnion.  
(Note: This statement is set to expire in 01/2011.)

**Should you wish to contact TransUnion, you may do so,**

**At our web site:**  
<http://transunion.com>

**By Mail:**  
TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19022-2000

**By Phone:**  
1-800-916-8800  
You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

**A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...**

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.**  
**Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 202-720-7051

## Summary of Rights

**Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

### A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**New York Consumers Have the Right to Obtain a Security Freeze**

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.



Chester, PA 19022



07/19/2007 TransUnion.

POBRBI00202858-I035727

PATRICIA A. DEMASI  
 1214 BEEKMAN RD O  
 HOPEWELL JUNCTION, NY 12533

.....

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

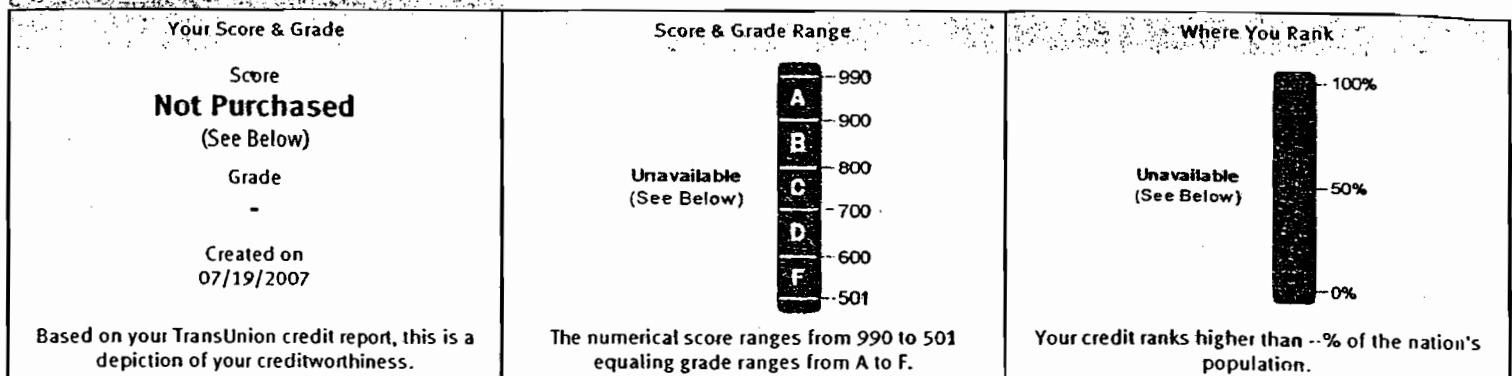
### **Investigation Results**

ITEM	DESCRIPTION	RESULTS
COUNTRYWIDE HOME LOANS	# 20838162	NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are included in the following credit report.

**TransUnion Personal Credit Score**

PATRICIA A. DEMASI

**YOUR CREDIT SCORE****About your TransUnion Personal Credit Score**

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

**Summary**

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

**Answers About Credit Scores****• How are credit scores used?**

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

**• How can I improve my credit score?**

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

**• How do inquiries affect my credit score?**

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

**Additional Information**

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

**See your 3-in-1 Credit Report!**

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: [www.truecredit.com/score](http://www.truecredit.com/score)

**Protect yourself from ID theft**

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: [www.truecredit.com/protect](http://www.truecredit.com/protect)

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## Personal Information

Name: PATRICIA A. DEMASI

SSN: [REDACTED]  
 Date of Birth: 12/1956  
 Telephone: 227-5387  
 Your SSN is partially masked for your protection.

Other Names: DEMASI, PATRICIA, A  
 DEMASI, PATTY

You have been on our files since 12/1983

## CURRENT ADDRESS

Address: 1214 BEEKMAN RD O  
 HOPEWELL JUNCTION, NY 12533  
 Date Reported: 05/2003

## PREVIOUS ADDRESS

Address: 1 RR 1 BOX 322,  
 HOPEWELL JUNCTION, NY 12533  
 Date Reported: 04/2003

## EMPLOYMENT DATA REPORTED

Employer Name: ARLINGTON CENT SCHO  
 Date Reported: 01/2004

Position:  
 Hired:

**Special Notes:** Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

## Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time, depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years.

### DUTCHES COUNTY CLERK Docket #: 9495

22 MARKET STREET  
 COUNTY OFC BLDG  
 POUGHKEEPSIE, NY 12601  
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN  
 Court Type: COUNTY CLERK  
 Date Paid: 01/2001

Date Filed: 03/1994  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff: IRS  
 Amount: \$10,468

Estimated date that this item will be removed: 12/2007

### DUTCHES COUNTY CLERK Docket #: 735

22 MARKET STREET  
 COUNTY OFC BLDG  
 POUGHKEEPSIE, NY 12601  
 (845) 486-2120

Type: PAID FEDERAL TAX LIEN  
 Court Type: COUNTY CLERK  
 Date Paid: 05/2001

Date Filed: 12/1990  
 Responsibility: INDIVIDUAL DEBT  
 Plaintiff: IRS  
 Plaintiff Attorney: ROCCO V PESCE 00  
 Amount: \$4,837

Estimated date that this item will be removed: 04/2008

## Account Information

The key to the items representing your payment history information contained in some of the accounts below. Not all the columns will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

	N/A	X	OK	30	60	90	120
	Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Consumer Credit Report for PATRICIA A. DEMASI

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**Adverse Accounts**

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection.)

**CAPITAL ONE SERVICES #5178052414513370**

POB 30281  
 SALT LAKE CITY, UT 84130-0281  
 (800) 955-7070

Loan Type: CREDIT CARD

Late Payments (42 months)	[REDACTED]												[REDACTED]											
	1	0	0	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
	jun	may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul

Balance: \$733  
 Date Updated: 07/2007  
 High Balance: \$1,290  
 Terms: MINIMUM \$22

Pay Status: PAID OR PAYING AS AGREED  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 02/2004

**CHASE HOME FINANCE LLC #15260185**

3415 VISION DR  
 COLUMBUS, OH 43219  
 (800) 848-9136

Loan Type: CONVENTIONAL REAL ESTATE MTG

Remarks: CLOSED

&gt;Maximum delinquency of 60 days occurred in 03/2004&lt;

Late Payments (21 months)	[REDACTED]												[REDACTED]											
	2	1	0	OK	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						
	may	apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'03	dec	nov	oct	sep	aug	jul	

Balance: \$0  
 Date Verified: 06/2004  
 High Balance: \$125,000  
 Terms: 360 MONTHLY \$961

Pay Status: >30 DAYS PAST DUE<  
 Account Type: MORTGAGE ACCOUNT  
 Responsibility: PARTICIPANT ON ACCOUNT  
 Date Open: 10/2002  
 Date Closed: 06/2004

**GEMB/WALMART DC #6011310000433018**

P O BOX 981400  
 EL PASO, TX 79998  
 (866) 611-1148

Loan Type: CREDIT CARD

Late Payments (25 months)	[REDACTED]												[REDACTED]											
	1	0	0	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
	may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	

Balance: \$2,795  
 Date Updated: 06/2007  
 High Balance: \$3,745  
 Credit Limit: \$3,500

Pay Status: PAID OR PAYING AS AGREED  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 05/2005  
 Date Closed: 11/2006

**I C SYSTEMS COLLECTIONS #4235054859**

PO BOX 64378  
 SAINT PAUL, MN 55164-0378  
 (651) 481-6333

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: &gt;PLACED FOR COLLECTION&lt;

Date placed for collection: 03/2004

Balance: \$133  
 Date Updated: 07/2005  
 Original Amount: \$508  
 Original Creditor: MED1 02 DRS BIEBER HISE L L P  
 Past Due: >\$133<

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

Consumer Credit Report for PATRICIA A. DEMASI

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TransUnion.
**Satisfactory Accounts**

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection.)

**AMERICAN EXPRESS #449748637012339262**PO BOX 981537  
EL PASO, TX 79998  
(800) 874-2717Balance: \$2,055  
Date Updated: 01/2006  
High Balance: \$2,458  
Credit Limit: \$2,700

Loan Type: CREDIT CARD

Pay Status: PAID OR PAYING AS AGREED  
Account Type: REVOLVING ACCOUNT  
Responsibility: ACCOUNT RELATIONSHIP TERMINATED  
Date Opened: 05/2005  
Date Closed: 12/2005

Late Payments (6 months)	Last 6 months	OK	OK	OK	OK	OK	OK
0	0	0	0	0	0	0	0

**COUNTRYWIDE HOME LOANS #20838162**450 AMERICAN ST SV416  
S1MI VALLEY, CA 93065  
(800) 669-5864Balance: \$0  
Date Verified: 07/2007  
High Balance: \$131,250  
Terms: 360 MONTHLY \$1238Pay Status: UNRATED  
Account Type: MORTGAGE ACCOUNT  
Responsibility: JOINT ACCOUNT  
Date Opened: 03/2002  
Date Paid: 07/2007Loan Type: CONVENTIONAL REAL ESTATE MTG  
Remarks: ACCT INFO DISPUTED BY CONSUMR

Late Payments (26 months)	Last 26 months	X	OK	OK	OK	OK	OK	X	OK														
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

OK OK  
jun may

**FREMONT INVESTMNT & LOAN #7000045161**3130 E GUASTI RD  
STE 500  
ONTARIO, CA 91761  
(800) 776-7511 x6575Balance: \$0  
Date Verified: 07/2007  
High Balance: \$131,250  
Terms: 360 MONTHLY \$1205Pay Status: PAID OR PAYING AS AGREED  
Account Type: MORTGAGE ACCOUNT  
Responsibility: PARTICIPANT ON ACCOUNT  
Date Opened: 03/2002  
Date Closed: 09/2002  
Date Paid: 08/2002

Loan Type: CONVENTIONAL REAL ESTATE MTG

Late Payments (6 months)	Last 6 months	X	OK	OK	OK	X	OK
0	0	0	0	0	0	0	0

**HSBC NV #5120255013423433**PO BOX 19360  
PORTLAND, OR 97280  
(800) 477-6000Balance: \$60  
Date Updated: 06/2007  
High Balance: \$60  
Credit Limit: \$500Pay Status: PAID OR PAYING AS AGREED  
Account Type: REVOLVING ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 05/2007

Loan Type: CREDIT CARD

**IBM HUDSON VALLEY EFCU #1026309600**ATTN: COLLECTIONS  
159 BARNEGAT RD  
POUGHKEESE, NY 12601  
(845) 463-3011Balance: \$0  
Date Updated: 06/2007  
High Balance: \$16,935  
Terms: 85 MONTHLY \$271Pay Status: PAID OR PAYING AS AGREED  
Account Type: INSTALLMENT ACCOUNT  
Responsibility: JOINT ACCOUNT  
Date Opened: 05/2005

Loan Type: AUTOMOBILE

**OPTION ONE MTG #6474436176**3 ADA  
IRVINE, CA 92618-2304  
(949) 790-3600Balance: \$0  
Date Verified: 03/2002  
High Balance: \$101,400  
Terms: 360 MONTHLY \$1082Pay Status: PAID OR PAYING AS AGREED  
Account Type: MORTGAGE ACCOUNT  
Responsibility: JOINT ACCOUNT  
Date Opened: 05/2001  
Date Closed: 03/2002

Loan Type: CONVENTIONAL REAL ESTATE MTG

Late Payments (8 months)	Last 8 months	OK							
0	0	0	0	0	0	0	0	0	0





**TRIBECA LENDING CORP VIA ACRANET, INC.**  
 2139 TAPO STREET N  
 STE #209  
 SIMI VALLEY, CA 93063  
 Phone number not available  
 Requested On: 06/07/2007 Inquiry Type: PARTICIPANT  
 Permissible Purpose: CREDIT TRANSACTION

**FIDELITY BORROWING M VIA FIS CREDIT SERVICES**  
 918 ULMSTER AVE  
 KINGSTON, NY 12401  
 (800) 322-3880  
 Requested On: 03/12/2007 Inquiry Type: PARTICIPANT  
 Permissible Purpose: CREDIT TRANSACTION

**376 DUTCHES COUNTY VIA CBC COMPANIES**  
 PO BOX 1838  
 COLUMBUS, OH 43216  
 (877) 237-8317  
 Requested On: 09/21/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC**  
 ROUTE 517  
 PANTHER VALLEY VIL  
 ALLAMUCHY, NJ 07820  
 (908) 813-8555  
 Requested On: 08/21/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**AAMES CORP VIA TU SETTLEMENT SOLUTIONS**  
 6200 OAK TREE BLVD  
 SUITE 140  
 INDEPENDENCE, OH 44131  
 (800) 308-3976  
 Requested On: 06/05/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**WILMINGTON FINANCE VIA WILMINGTON FINANCE**  
 501 OFFICE CENTER  
 SUITE 400  
 FT WASHINGTON , PA 19034  
 (610) 943-2100  
 Requested On: 06/05/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**ASAP MORTGAGE INC VIA CONSOLIDATED INFOR SRVC**  
 ROUTE 517  
 PANTHER VALLEY VIL  
 ALLAMUCHY, NJ 07820  
 (908) 813-8555  
 Requested On: 04/18/2006 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**230 M T SALES HUDSON VIA CBCINNOVIS**  
 PO BOX 1838  
 COLUMBUS, OH 43216  
 (877) 237-8317  
 Requested On: 12/07/2005 Inquiry Type: JOINT  
 Permissible Purpose: CREDIT TRANSACTION

**2250 THE MORTGAGE TE VIA FACTUAL DATA-NATIONAL**  
 5200 HAHNS PEAK DR  
 LOVELAND, CO 80538  
 (970) 663-5700  
 Requested On: 04/30/2007 Inquiry Type: INDIVIDUAL  
 Permissible Purpose: CREDIT TRANSACTION

**FIDELITY BORROWING M VIA FIS CREDIT SERVICES**  
 918 ULMSTER AVE  
 KINGSTON, NY 12401  
 (800) 322-3880  
 Requested On: 01/23/2007 Inquiry Type: PARTICIPANT  
 Permissible Purpose: CREDIT TRANSACTION

**FREMONT INVESTMENT A VIA FAC/FREMONTN**  
 12395 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 986-4343  
 Requested On: 09/16/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**HOME LOAN CTR INC DB VIA FAC/REP MTG**  
 12395 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 637-2422  
 Requested On: 06/14/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**FREEDOM MORTGAGE VIA FIRST AMERICAN CREDCO**  
 12385 FIRST AMERIC  
 POWAY, CA 92064  
 (800) 986-4343  
 Requested On: 06/05/2006 Inquiry Type: AUTHORIZED  
 Permissible Purpose: CREDIT TRANSACTION

**NCO FINANCIAL SYSTEMS**  
 515 PENNSYLVANIA A  
 P O BOX 7603  
 FT WASHINGTON , PA 19034  
 (215) 832-1450  
 Requested On: 05/15/2006 Inquiry Type: INDIVIDUAL

**AMERICAN HONDA FINANCE**  
 600 KELLY WAY  
 HOLYOKE, MA 01040  
 (413) 552-1400  
 Requested On: 12/19/2005 Inquiry Type: JOINT

**COUNTRYWIDE FSLD VIA LANDSAFE/COUNTRYWIDE FSL**  
 155 N LAKE AVE  
 MS 3-162  
 PASADENA, CA 91101  
 Phone number not available  
 Requested On: 10/27/2005 Inquiry Type: PARTICIPANT  
 Permissible Purpose: CREDIT TRANSACTION

Consumer Credit Report for PATRICIA A. DEMASI

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## Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

**FIRST PREMIER** Requested On: 03/2007

PO BOX 5114  
SIOUX FALLS, SD 57117-5114  
(800) 584-7097

**FIRST PREMIER** Requested On: 11/2006

PO BOX 5114  
SIOUX FALLS, SD 57117-5114  
(800) 584-7097

**Source One Automotive In** Requested On: 10/2006

113 SEABOARD LANE  
SUITE A-190  
FRANKLIN, TN 37067  
(615) 261-2030

**WARRANTY ACTIVATION HEAD** Requested On: 09/2006

1598 OLD GRAVIES  
HIGH RIDGE, MO 63049  
(636) 677-1285

**THE HARTFORD** Requested On: 04/2006

8 FARM SPRINGS RD  
FARMINGTON, CT 06032-2526  
Phone number not available

**HOMEOWNERS** Requested On: 07/2005

4501 CIRCLE 75 PAR  
SUITE F6220  
ATLANTA, GA 30339  
Phone number not available

**T-MOBILE** Requested On: 01/2007

12920 SE 38TH ST  
BELLEVUE, WA 98006  
(800) 937-8997

**NATIONAL DEALER WARRANTY** Requested On: 10/2006

3342 MID RIVERS MA  
SAINT PETERS, MO 63376  
(800) 436-3185

**Source One Automotive In** Requested On: 09/2006

113 SEABOARD LANE  
SUITE A-190  
FRANKLIN, TN 37067  
(615) 261-2030

**AEGON / STONEBRIDGE LIFE** Requested On: 07/2006

20 MOORES ROAD  
VALLEY FORGE, PA 19493  
(800) 732-1821

**AEGON / PEOPLES BENEFIT** Requested On: 07/2005

20 MOORES ROAD  
VALLEY FORGE, PA 19493  
(800) 523-7900

## Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

**CAPITAL ONE NATL ASSOC**

1957 WESTMORELAND ST  
RICHMOND, VA 12030-0163  
Phone number not available  
Requested On: 06/2007

**SEARS/CBSD**

8725 W SAHARA AVE  
MC02-02-03  
THE LAKES, NV 89163-7802  
(800) 877-8691  
Requested On: 06/2007

**CAPITAL ONE NATL ASSOC**

1957 WESTMORELAND ST  
RICHMOND, VA 12030-0163  
Phone number not available  
Requested On: 05/2007

**CAPITAL ONE NATL ASSOC**

1957 WESTMORELAND ST  
RICHMOND, VA 12030-0163  
Phone number not available  
Requested On: 04/2007

**CAPITAL ONE NATL ASSOC**

1957 WESTMORELAND ST  
RICHMOND, VA 12030-0163  
Phone number not available  
Requested On: 03/2007

**CAPITAL ONE NATL ASSOC**

1957 WESTMORELAND ST  
RICHMOND, VA 12030-0163  
Phone number not available  
Requested On: 02/2007

**CAPITAL ONE NATL ASSOC**  
 1957 WESTMORELAND ST  
 RICHMOND, VA 12030-0163  
 Phone number not available  
 Requested On: 01/2007

**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**  
 155 N LAKE AVE  
 PASADENA, CA 91101  
 Phone number not available  
 Requested On: 12/2006  
 Permissible Purpose: CREDIT TRANSACTION

**CAPITAL ONE NATL ASSOC**  
 1957 WESTMORELAND ST  
 RICHMOND, VA 12030-0163  
 Phone number not available  
 Requested On: 10/2006

**COUNTRYWIDE LOAN SRV VIA LANDSAFE CREDIT**  
 155 N LAKE AVE  
 PASADENA, CA 91101  
 Phone number not available  
 Requested On: 09/2006  
 Permissible Purpose: CREDIT TRANSACTION

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 07/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 05/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 03/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 01/2006

**CAPITAL ONE NATL ASSOC**  
 1957 WESTMORELAND ST  
 RICHMOND, VA 12030-0163  
 Phone number not available  
 Requested On: 12/2006

**CAPITAL ONE NATL ASSOC**  
 1957 WESTMORELAND ST  
 RICHMOND, VA 12030-0163  
 Phone number not available  
 Requested On: 11/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 09/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 08/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 06/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 04/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 02/2006

**CAPITAL ONE BANK ACCOUNT**  
 P.O. BOX 85049  
 RICHMOND, VA 23286  
 Phone number not available  
 Requested On: 11/2005

**Should you wish to contact TransUnion, you may do so,**

**At our web site:**  
<http://transunion.com>

**By Mail:**  
TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19022-2000

**By Phone:**  
1-800-916-8800

You may contact us between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, except major holidays. Residents of Alaska and Hawaii please note: Hours of operation are 8:30 a.m. to 4:30 p.m. in your local time zone.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

## Summary of Rights

**Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

### A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...**

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 202-720-7051

**New York Consumers Have the Right to Obtain a Security Freeze**

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested in writing by certified or overnight mail. The Security Freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the Consumer Credit Reporting Agency and provide all of the following:

1. The personal identification number or password;
2. Proper Identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.



**experian**

**Prepared for**  
**PATRICIA A DE MASI**  
**Report number**  
**0153185444**

**Report date**  
**July 18, 2007**  
**www.experian.com/disputes**  
**Call 800 509 8495**

**Page 1 of 16**

**Dear PATRICIA A DE MASI,**

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

FREMONT INVESTMENT & LN

700004...

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

**OPTION ONE MORTGAGE CORP**

**647443...**

**PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.**

COUNTRYWIDE HOME LOANS

2083...

**PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.**

\*\*\*\*\*MIXED AADC 683  
0016903 2 MB 0.485 L 524  
PATRICIA A DE MASI  
1214 BEEKMAN RD  
HOPEWELL JUNCTION NY 12533-5578

Page 2 of 16

**Report date**

July 18, 2007

[www.experian.com/disputes](http://www.experian.com/disputes)  
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PATRICIA A DE MASI  
**Report number**  
0153185444

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July 18, 2007  
[www.experian.com/disputes](http://www.experian.com/disputes) Page 3 of 16

## Investigation results

### About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item has been verified as accurate

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

**Reviewed** - This item was either updated or deleted; review this report to learn its outcome

### Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

To order a copy of your VantageScore<sup>SM</sup> from Experian visit [experian.com](http://experian.com) or call 1 888 322 5583.

Protect and manage your credit with Credit Manager, [www.creditexpert.com](http://www.creditexpert.com)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**experian**

**Prepared for**  
**PATRICIA A DEMASI**  
**Report number**  
**0153185444**

**Report date**  
**July 18, 2007**  
**www.experian.com/disputes**  
**Call 800 509 8495**

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### Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

#### Public records

	<i>Identification number</i>	<i>Date filed</i>	<i>Responsibility</i>	<i>Claim amount</i>	<i>Status:</i>
<b>US BKPT CT NY SO POUCHKE</b> 176 CHURCH ST POUGHKEEPSIE NY 12601 <i>No phone number available</i>	9832619	Aug 1998 <i>Date resolved</i> Mar 1999	Individual	\$0 <i>Liability amount</i> \$0	involuntary Chapter 11 bankruptcy dismissed. This item is scheduled to continue on record until Aug 2008.
<b>DUTCHES CNTY CLERK</b> COUNTY OFFICE BLDG POUGHKEEPSIE NY 12601 <i>No phone number available</i>	SQ93422	Jul 1993 <i>Date resolved</i> Jan 2001	NA	\$21,400 <i>Liability amount</i> NA	Federal tax lien paid. This item was verified and updated on Jul 2002.
<b>DUTCHES CNTY CLERK</b> COUNTY OFFICE BLDG POUGHKEEPSIE NY 12601 <i>No phone number available</i>	SQ9495	Mar 1994 <i>Date resolved</i> Jan 2001	NA	\$10,400 <i>Liability amount</i> NA	Federal tax lien paid. This item was verified and updated on Jul 2002.

**Prepared for**  
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**Potentially negative items or items for further review continued**

**Credit items**

<b>CAP ONE BK</b> PO BOX 85015 RICHMOND VA 23285 (800) 903-3637		<b>Date opened</b> Feb 2004	<b>Date of status</b> Nov 2006	<b>Type</b> Revolving	<b>Responsibility</b> Individual	<b>Credit limit or original amount</b> NA	<b>Recent balance</b> \$733 as of 30 days.	<b>Status:</b> Open/Current, was past due
<b>Partial account number</b>		<b>Reported since</b> Feb 2004	<b>Last reported</b> Jul 2007	<b>Terms</b> NA		<b>High balance</b> \$1,290	<b>Recent Payment</b> \$100	<b>Account history:</b> 30 days as of Oct 2006 As of Jul 2013, this account is scheduled to go to a positive status.
<b>517805241451....</b>				<b>Monthly payment</b> \$22				
<i>See History of account balances for additional information.</i>								

*See History of account balances for additional information.*

<b>CHASE MANHATTAN MORTGAGE</b> 10790 RANCHO BERNARDO RD SAN DIEGO CA 92127 No phone number available		<b>Date opened</b> Oct 2002	<b>Date of status</b> Jun 2004	<b>Type</b> Mortgage	<b>Responsibility</b> Joint	<b>Credit limit or original amount</b> \$125,000	<b>Recent balance</b> NA	<b>Status:</b> Paid/Closed/Past due 30 days.
<b>Partial account number</b>		<b>Reported since</b> Oct 2002	<b>Last reported</b> Jun 2004	<b>Terms</b> 30 Years		<b>High balance</b> NA		<b>Account history:</b> 60 days as of Mar 2004 30 days as of May 2004, Feb 2004
<b>1526....</b>								

*See History of account balances for additional information.*

<b>GEM/WALMART DC</b> PO BOX 981400 EL PASO TX 79998 No phone number available		<b>Date opened</b> May 2005	<b>Date of status</b> Oct 2006	<b>Type</b> Revolving	<b>Responsibility</b> Individual	<b>Credit limit or original amount</b> \$3,500	<b>Recent balance</b> \$2,795 as of 30 days.	<b>Status:</b> Open/Current, was past due
<b>Partial account number</b>		<b>Reported since</b> May 2005	<b>Last reported</b> Jun 2007	<b>Terms</b> NA		<b>High balance</b> \$3,745	<b>Recent Payment</b> \$100	<b>Account history:</b> 30 days as of Sep 2006 As of Jun 2013, this account is scheduled to go to a positive status.
<b>601131000043....</b>								<i>See History of account balances for additional information.</i>

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**PATRICIA A DE MASI**  
**Report number**  
**0153185444**

**Report date**  
July 18, 2007  
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### Potentially negative items or items for further review continued

<b>IC SYSTEM INC</b> PO BOX 64378 SAINT PAUL MN 55164 (651) 481-6333		<b>Partial account number</b> 42335054859	<b>Date opened</b> Mar 2004	<b>Date of status</b> May 2004	<b>Type</b> Collection	<b>Responsibility</b> Individual	<b>Credit limit or original amount</b> \$508	<b>Recent balance</b> \$133 as of Jul 2005	Status: Collection account. \$133 past due as of Jul 2005.
			<b>Reported since</b> May 2004	<b>Last reported</b> Jul 2005	<b>Terms</b> 1 Months		<b>High balance</b> NA		Account history: Collection as of May 2004 to Jul 2005 This account is scheduled to continue on record until Jul 2010.

### Original creditor: DRS BIEBER HISEE LLP Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

<b>AMEX</b> PO BOX 297812 FT LAUDERDALE FL 33329 (800) 528-2122		<b>Partial account number</b> 44974863370123339262	<b>Date opened</b> May 2005	<b>Date of status</b> Jan 2006	<b>Type</b> Revolving	<b>Responsibility</b> Not responsible	<b>Credit limit or original amount</b> NA	<b>Recent balance</b> NA	Status: Closed/Never late. This account is scheduled to continue on record until Jan 2011.
			<b>Reported since</b> Jan 2006	<b>Last reported</b> Jan 2006	<b>Terms</b> NA	<b>Monthly payment</b> NA	<b>High balance</b> \$2,458		Creditor's statement "Account closed at credit grantor's request."

<b>COUNTRYWIDE HOME LOANS</b> 450 AMERICAN ST SIMI VALLEY CA 93065 (800) 669-6607		<b>Partial account number</b> 2083....	<b>Date opened</b> Mar 2002	<b>Date of status</b> Jan 2007	<b>Type</b> Mortgage	<b>Responsibility</b> Joint	<b>Credit limit or original amount</b> \$131,250	<b>Recent balance</b> \$127,288 as of Jan 2007	Status: Open/Never late. As of Jun 2011, this account is scheduled to go to a positive status. This item was verified and updated on Feb 2007.
			<b>Reported since</b> Feb 2005	<b>Last reported</b> Jan 2007	<b>Terms</b> 30 Years	<b>Monthly payment</b> \$1238			

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**PATRICIA DEMASI**  
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July 18, 2007  
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**Accounts in good standing continued**

<b>FREMONT INVESTMENT &amp; LN</b> 175 N RIVERVIEW DR ANAHEIM CA 92808 No phone number available <b>Partial account number</b> 700004...	<b>Date opened</b> Mar 2002	<b>Date of status</b> Jul 2007	<b>Type</b> Mortgage	<b>Reponsibility</b> Joint	<b>Credit limit or original amount</b> \$131,250	<b>Recent balance</b> NA	<b>Status:</b> Transferred,closed/Never late. This account is scheduled to continue on record until Jul 2017.
<b>GEMB/NAPA</b> PO BOX 981439 EL PASO TX 79998 (866) 396-8254 <b>Partial account number</b> 601918021911...	<b>Date opened</b> Oct 2006	<b>Date of status</b> Dec 2006	<b>Type</b> Revolving	<b>Responsibility</b> Joint with DOUGLAS DEMASI	<b>Credit limit or original amount</b> \$475	<b>Recent balance</b> NA	<b>Status:</b> Paid,Closed/Never late. This account is scheduled to continue on record until Dec 2016. Comment: "Account closed at consumer's request"
<b>HSBC NV</b> PO BOX 19360 SALINAS CA 93901 No phone number available <b>Partial account number</b> 512025501342....	<b>Date opened</b> May 2007	<b>Date of status</b> Jun 2007	<b>Type</b> Revolving	<b>Responsibility</b> Individual	<b>Credit limit or original amount</b> \$500	<b>Recent balance</b> \$60 as of Jun 2007	<b>Status:</b> Open/Never late.
<b>HUDSON VALLEY FEDERAL</b> CU 159 BARNEGAT RD POUGHKEEPSIE NY 12601 No phone number available <b>Partial account number</b> 102630....	<b>Date opened</b> May 2005	<b>Date of status</b> Jun 2007	<b>Type</b> Installment	<b>Responsibility</b> Joint with DOUGLAS DEMASI	<b>Credit limit or original amount</b> \$16,935	<b>Recent balance</b> \$13,340 as of Jun 2007	<b>Status:</b> Open/Never late.
	<b>Reported since</b> May 2002	<b>Last reported</b> Jun 2007	<b>Terms</b> 85 Months		<b>High balance</b> NA	<b>Recent Payment</b> \$285	
			<b>Monthly payment</b> \$15				

**Accounts in good standing continued**

<b>OPTION ONE MORTGAGE</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
6501 IRVINE CENTER DR	CORP	May 2001	May 2002	Mortgage	Joint	\$101,400	NA	Paid, Closed/Never late.
IRVINE CA 92618		Reported since	Last reported	Terms				This account is scheduled to continue
No phone number available		Aug 2001	May 2002	30 Years				on record until May 2012.
				Monthly payment				
				NA				
<b>SEARS/CBSD</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
PO BOX 6189		May 2005	Jul 2007	Revolving	Individual	\$950	\$836 as of Jul 2007	Closed/Never late.
SIOUX FALLS SD 57117		Reported since	Last reported	Terms				This account is scheduled to continue
No phone number available		Jun 2005	Jul 2007	NA				on record until Jul 2017.
				Monthly payment				
				\$26				
<b>SEARS/CBSD</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
PO BOX 6189		Mar 2002	Jul 2007	Revolving	Authorized user	\$320	\$85 as of Jul 2007	Open/Never late.
SIOUX FALLS SD 57117		Reported since	Last reported	Terms				
No phone number available		Mar 2002	Jul 2007	NA				
				Monthly payment				
				\$10				
<b>TOYOTA MOTOR CREDIT</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
90 CRYSTAL RUN RD STE 31	CORP	Mar 2003	Dec 2003	Installment	Individual	\$18,744	NA	Paid, Closed/Never late.
MIDDLETON NY 10941		Reported since	Last reported	Terms				This account is scheduled to continue
No phone number available		Apr 2003	Dec 2003	60 Months				on record until Dec 2013.
				Monthly payment				
				NA				

**Partial account number**

7040226140954...

**experian**

Prepared for  
PATRICIA A DE MASI  
Report number  
0153185444

Report date  
July 18, 2007  
[www.experian.com/disputes](http://www.experian.com/disputes)  
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### History of your account balances

If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan.

**CAP ONE BK**  
Partial account number  
517805241451....

Between Jun 2006 and Jul 2007, your credit limit/high balance was \$1,280

*Balance history*  
Jun 2007: \$816 May 2007: \$722 Apr 2007: \$765 Mar 2007: \$568 Feb 2007: \$655 Jan 2007:  
\$739 Dec 2006: \$851 Nov 2006: \$703 Oct 2006: \$861 Sep 2006: \$812 Aug 2006: \$766 Jul  
2006: \$746 Jun 2006: \$963

Between Jun 2006 and Jul 2007, your credit limit/high balance was \$1,280

**GEMB/WALMART DC**  
Partial account number  
601131000043....

*Balance history*  
May 2007: \$2,844 Apr 2007: \$2,893 Mar 2007: \$3,039 Feb 2007: \$3,174 Jan 2007: \$3,250 Dec  
2006: \$3,323 Nov 2006: \$3,397 Oct 2006: \$3,268 Sep 2006: \$3,673 Aug 2006: \$3,554 Jul 2006:  
\$3,437 Jun 2006: \$3,510 May 2006: \$3,315 Apr 2006: \$3,366 Mar 2006: \$3,413 Feb 2006:  
\$3,745 Jan 2006: \$3,603 Dec 2005: \$3,439 Nov 2005: \$3,481 Oct 2005: \$3,242 Sep 2005:  
\$3,295 Aug 2005: \$3,346 Jul 2005: \$2,944

Between Jul 2005 and May 2007, your credit limit/high balance was \$3,360

**GEMB/NAPA**  
Partial account number  
60191802191....

As of Nov 2006 your credit limit/high balance was  
\$475

*Balance history*  
Nov 2006: \$0

# experian

Prepared for  
PATRICIA A DE MASI  
Report number  
0153185444

Report date  
July 18, 2007  
[www.experian.com/disputes](http://www.experian.com/disputes)  
Call 800 509 8495

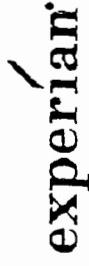
## Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

### **Inquiries shared with others**

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

Requester	Date	Reason
<b>HSBC NV</b> 2980 MEADE AVE STE A LAS VEGAS NV 89102 No phone number available	May 14, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jun 2009.
<b>KROLL FACTUAL DATA</b> 0600 5200 HAHN'S PEAK DR LOVELAND CO 80538 No phone number available	Apr 30, 2007	Real estate loan on behalf of 2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.
<b>FIS CREDIT SERVICES</b> 3100 NEW YORK DR PASADENA CA 91107 No phone number available	Mar 12, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.
<b>FIS CREDIT SERVICES</b> No phone number available	Jan 23, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
<b>LANDSAFE CREDIT</b> 1515 WALNUT GROVE AVE ROSEMEAD CA 91770 No phone number available	Jun 26, 2007	Real estate loan on behalf of FBM LLC. This inquiry is scheduled to continue on record until Jul 2009.
<b>EQUIFAX MORTGAGE SERVICE</b> 1550 PEACHTREE ST NW MD ATLANTA GA 30309 No phone number available	Jun 25, 2007	Conventional mortgage on behalf of DELTA FUNDING CORPORATIO. This inquiry is scheduled to continue on record until Jul 2009.
<b>WASH MUTUAL/PROVIDIAN</b> PO BOX 660509 DALLAS TX 75266 No phone number available	Jun 9, 2007	Permissible purpose. This inquiry is scheduled to continue on record until Jul 2009.
<b>ACRANET</b> 2139 TAPO ST STE 209 SIMI VALLEY CA 93063 No phone number available	Jun 7, 2007	Real estate loan on behalf of TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.
<b>FAC-FREMONT</b> 12395 FIRST AMERICAN WAY POWAY CA 92064 No phone number available	Sep 16, 2006	Real estate loan . This inquiry is scheduled to continue on record until Oct 2008.



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<b>INSTITUTION</b>	<b>Date</b>	<b>Reason</b>	<b>Date</b>	<b>Reason</b>
APT BANK/DFS 2234 N IH 35 SB BLDG B USTIN TX 78753 (300) 283-2210 /o phone number available	Aug 26, 2006	Permissible purpose. This inquiry is scheduled to continue on record until Sep 2008.	Apr 18, 2006	Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until May 2008.
ATL INC ROUTE 517 ALLAMUCHY NJ 07820 /o phone number available	Aug 21, 2006	Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until Sep 2008.	Dec 19, 2005	Permissible purpose. This inquiry is scheduled to continue on record until Jan 2008.
AC 2395 FIRST AMERICAN WAY CWAY CA 92064 /o phone number available	Jun 14, 2006	Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Jul 2008.	Dec 17, 2005	Auto loan. This inquiry is scheduled to continue on record until Jan 2008.
IRST AMER CR SVCS INC 25 E GATE BLVD STE 310 ARDEN CITY NY 11530 /o phone number available	Jun 5, 2006	Real estate loan on behalf of FREEDOM MORTGAGE. This inquiry is scheduled to continue on record until Jul 2008.	Dec 7, 2005	Conventional mortgage on behalf of 230 M T SALES HUDSON V. This inquiry is scheduled to continue on record until Jan 2008.
RANSUNION CREDIT INFO PO BOX 31423 INDEPENDENCE OH 44131 /o phone number available	Jun 5, 2006	Real estate loan on behalf of NAMES CORP. This inquiry is scheduled to continue on record until Jul 2008.	Oct 27, 2005	Real estate loan on behalf of COUNTRYWIDE FSLD. This inquiry is scheduled to continue on record until Nov 2007.
RLM FINANCE 1 OFFICE CENTER DR STE WASHINGTON PA 19034 /o phone number available	Jun 5, 2006	Real estate loan. This inquiry is scheduled to continue on record until Jul 2008.		

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**Inquiries shared only with you**

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

**These inquiries do not affect your credit score.**

**EQUITY SOURCE HOME LOANS**

Date Jul 10, 2007  
 285 DAVIDSON AVE  
 SOMERSET NJ 08873

Date Jun 17, 2007  
**CAP ONE NA**  
 PO BOX 26625  
 RICHMOND VA 23261

Date May 30, 2007  
**CREDIT ONE BANK**  
 PO BOX 98873  
 LAS VEGAS NV 89193

Date Apr 13, 2007; Mar 17, 2007; Feb 22, 2007; Feb 16, 2007; Jan 13, 2007; Dec 19, 2006; Nov 17, 2006; Oct 19, 2006; Sep 19, 2006; Aug 15, 2006; Jul 18, 2006; Jun 20, 2006; May 20, 2006; Apr 18, 2006; Mar 20, 2006; Sep 20, 2005; Aug 18, 2005  
**HSBC NV**  
 12447 SW 69TH AVE  
 TIGARD OR 97223

Date Aug 9, 2006  
**CITI AUTO**  
 2208 HIGHWAY 121 STE 100  
 BEDFORD TX 76021

Date Jul 12, 2006  
**FAS/NATIONS FUNDING LTD**  
 2855 E COAST HWY STE 229  
 CORONA DEL MAR CA 92625

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### Personal information

The following information is reported to us by **you, your creditors and other sources**. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

<b>MERIQUEST</b> 600 MICHELSON DR STE 20 RYNNE CA 92612	<b>Date</b> May 23, 2006	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 5189
<b>RENT ONE BANK</b> O BOX 98873 AS VEGAS NV 89193	<b>Date</b> Mar 7, 2006	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 12838
<b>XPERIAN</b> O BOX 2002 DALLAS TX 75013	<b>Date</b> Feb 8, 2006; Dec 14, 2005	<b>Name</b> PATRICIA A ANN DEMASI <b>Name identification number:</b> 8405
<b>REMIER BANKCARD INC</b> 20 W DELAWARE ST OUXFALLS SD 57104	<b>Date</b> Dec 20, 2005; May 31, 2005	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 995
<b>MEX</b> O BOX 297871 LAUDERDALE FL 33329	<b>Date</b> Oct 7, 2005; Aug 8, 2005	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 27505
<b>B&amp;T</b> O BOX 105555 PLANTA GA 30348	<b>Date</b> Sep 28, 2005	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 18294
<b>MEX</b> O BOX 297871 LAUDERDALE FL 33329	<b>Date</b> Aug 15, 2005	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 7683
<b>TOVIDIAN FINANCIAL</b> O BOX 99607 LINGTON TX 76096	<b>Date</b> Jul 28, 2005	<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 1444
		<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 4936
		<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 29545
		<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 13878
		<b>Name</b> PATRICIA A DEMASI <b>Name identification number:</b> 12202
		<b>Name</b> PATTI A DEMASI <b>Name identification number:</b> 20323

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Name	Identification number	Type of address	Geographical code	Address identification number
ATRICIA DEMASI	23048	Single family	0-2000210-27-2281	
ATRICIA DEMASSI	8428	Single family	0-2000110-27-2281	
RISHA DEMASI		Single family	0-2000110-27-2281	
ATRICIA A DEMASI	9709	Single family	0-2000110-27-2281	
ATRICIA A DEMASI	26036	Single family	0-2000110-27-2281	
DEMASI A PATRICIA		Single family	0-2000110-27-2281	
ATRICIA A DEMASI	30349	Single family	0-2000110-27-2281	
ATRICIA DEMASI	17661	Single family	0-5010190-27-2281	
ATRICIA DEMASI	27073	Single family	0-5010190-27-2281	
ATRICIA DENASSI		Rural route	0-5020130-27-2281	
ATRICIA DEMASI	3869	Single family	0-00-0-	
ATTY DEMASI	6153	Single family	0-00-0-	
ATRICIA DEMASI	17444	Single family	0-00-0-	
ATRICIA A DEMASI	22606	Single family	0-00-0-	
ATRICIA A DEMASI	29410	Single family	0-00-0-	
<b>Addresses</b>				
These addresses are listed in no particular order and may include previous addresses where you received mail. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.				
2114 BEEKMAN RD #O	0-2000210-27-2281	Single family	0-2000210-27-2281	
HOPEWELL JUNCTION NY 12533-5578		Single family	0-2000210-27-2281	
Address identification number	03888620591	Address identification number	0460663876	
2116 BEEKMAN RD	0-2000210-27-2281	Single family	0-5010190-27-2281	
HOPEWELL JUNCTION NY 12533-5578		Single family	0-5010190-27-2281	
Address identification number	03381111773	Address identification number	0026275208	

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### Personal information continued

	Type of address	Geographical code
BEEKMAN RD OPENWELL JUNCTION NY 12533-6176 Address identification number 026273961	Single family	0-5010120-27-2281

R. I BOX 322 OPENWELL JUNCTION NY 12533-9801 Address identification number 374161907	Rural route	0-5020130-27-2281
---	-------------	-------------------

O BOX 322 OPENWELL JUNCTION NY 12533-0322 Address identification number 026265959	Post office box	0-5020130-27-2281
--	-----------------	-------------------

Single family  
0-00-0-

2 16 BEEKMAN ROAD  
OPENWELL NY 12533-  
Address identification number  
500622165

### Social Security number variations

In a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to

[REDACTED]  
[REDACTED]  
[REDACTED]

Date of birth  
[REDACTED]

Telephone numbers  
[REDACTED]

House or co-applicant  
DUG

Employers  
LINGTON CENTRAL SCHOOL DUTCHES TURNPIKE POUGHKEEPSIE NY 12601  
LINGTON SCHOOL CANTERBURY PLAZA POUGHKEEPSIE NY 12603  
LINGTON CSD

If you disagree with information in your report you may dispute it at:  
**[www.experian.com/disputes](http://www.experian.com/disputes)**

...End of Report...

experienc

**Prepared for  
DOUGLAS D  
Report number  
0692208651**

**Report date**  
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Call 800 509 8495

Dear DOUGLAS D DEMASI Sr.

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

FREMONT INVESTMENT & LN  
70004...  
PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

## OPTION ONE MORTGAGE CORP

647443....

PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.

COUNTRYWIDE HOME LOANS

*2083... PLEASE REFER TO YOUR CREDIT REPORT FOR UPDATE.*

HOPEWELL JUNCTION NY 12533-5578  
214 BEECKMAN RD  
DOUGLAS DEMAS JR.  
00016904 2 MB 0.485 L524  
..... MIXED ADC 683

Report date  
July 18, 2007

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DOUGLAS D DEMASI Sr  
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**0692208651**

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DOUGLAS D DEMASI Sr  
Report number  
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## Investigation results

### About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item has been verified as accurate

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

**Reviewed** - This item was either updated or deleted; review this report to learn its outcome

### Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

To order a copy of your VantageScore<sup>SM</sup> from Experian visit [experian.com](http://experian.com) or call 1 888 322 5583.

Protect and manage your credit with **CreditExpert.com** [www.creditexpert.com](http://www.creditexpert.com)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Potentially negative items or items for further review**

**Prepared for**  
DOUGLAS D DEMASI Sr  
**Report number**  
**0692208651**

**Report date**  
July 18, 2007

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

**Public records**

<b>US BKPT CT NY SO POUGHKE 176 CHURCH ST POUGHKEEPSIE NY 12601 No phone number available</b>		<i>Identification number</i> SQ932797	<i>Date filed</i> Dec 1999	<i>Responsibility</i> Individual	<i>Claim amount</i> \$0	<i>Liability amount</i> \$0	Status: Chapter 7 bankruptcy dismissed. This item is scheduled to continue on record until Dec 2009. This item was verified and updated on Apr 2003.
<b>DUTCHES CNTY CLERK COUNTY OFFICE BLDG POUGHKEEPSIE NY 12601 No phone number available</b>		<i>Identification number</i> SQ93422	<i>Date filed</i> Jul 1993	<i>Responsibility</i> NA	<i>Claim amount</i> \$21,400	<i>Liability amount</i> NA	Status: Federal tax lien paid. Your statement "Y" ITEM DISPUTED BY CONSUMER This item was verified and updated on May 2003.
<b>DUTCHES CNTY CLERK COUNTY OFFICE BLDG POUGHKEEPSIE NY 12601 No phone number available</b>		<i>Identification number</i> SQ9495	<i>Date filed</i> Mar 1994	<i>Responsibility</i> NA	<i>Claim amount</i> \$10,400	<i>Liability amount</i> NA	Status: Federal tax lien paid. Your statement "Y" ITEM DISPUTED BY CONSUMER This item was verified and updated on May 2003.

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### Potentially negative items or items for further review continued

#### credit items

<b>Partial/ account number</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
1102253402926....		Nov 2002	Aug 2006	Revolving	Individual	NA	\$1,404 as of Jun 2007	Open/Past due 180 days.
		Reported since	Last reported	Terms		High balance		\$1,379 past due as of Jun 2007.
		Aug 2006	Jun 2007	NA		\$2,843		Account history:
				Monthly payment		\$200		180 days as of Aug 2006 to Jun 2007
				\$25				As of Aug 2009, this account is scheduled to go to a positive status.
								Creditor's statement "Special handling - contact subscriber for additional information."
								Comment: "Account information disputed by consumer ("Meets requirement of the Fair Credit Reporting Act")"
<b>Partial/ account number</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
1526....		Oct 2002	Jun 2004	Mortgage	Joint with PATRICIA DE MAS	\$125,000	NA	Paid/Closed/Past due 30 days.
		Reported since	Last reported	Terms		High balance		Account history:
		Oct 2002	Jun 2004	30 Years		NA		60 days as of Mar 2004
				Monthly payment				30 days as of May 2004, Feb 2004
<b>Partial/ account number</b>				NA				
<b>Partial/ account number</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status:</b>
257361000....		Dec 2003	Nov 2004	Installment	Individual	\$10,000	\$0 as of Dec 2004	Account charged off/Past due
		Reported since	Last reported	Terms		High balance		150 days as of Oct 2004
		Dec 2003	Dec 2004	60 Months		NA		120 days as of Sep 2004
				Monthly payment				90 days as of Aug 2004
				NA				60 days as of Jul 2004
								30 days as of Jun 2004, Mar 2004
<b>Partial/ account number</b>								This account is scheduled to continue on record until Mar 2011.



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**Potentially negative items or items for further review continued**

<b>PALISADES F CU</b> 300 N MIDDLETOWN RD PEARL RIVER NY 10965 No phone number available <b>Partial account number</b> 257361000....	Date opened Dec 2003 Reported since Dec 2003	Date of status Oct 2004 <i>Last reported</i> Oct 2004	Type Installment <i>Terms</i> 60 Months <i>Monthly payment</i> NA	Responsibility Individual <i>High balance</i> NA	Credit limit or original amount \$9,229 <i>High balance</i> NA	Recent balance NA	Status: Paid/Closed/Current, was past due 120 days. Account history: 120 days as of Sep 2004 90 days as of Aug 2004 60 days as of Jul 2004 30 days as of Jun 2004, Mar 2004
<b>PALISADES F CU</b> 300 N MIDDLETOWN RD PEARL RIVER NY 10965 No phone number available <b>Partial account number</b> 257361000....	Date opened Dec 2003 Reported since Dec 2003	Date of status Nov 2004 <i>Last reported</i> Dec 2004	Type Installment <i>Terms</i> 60 Months <i>Monthly payment</i> NA	Responsibility Individual <i>High balance</i> NA	Credit limit or original amount \$15,044 <i>High balance</i> NA	Recent balance \$0 as of Dec 2004 \$467	Status: Account charged off/Past due 150 days, \$13,790 written off. Account history: Charge Off as of Dec 2004, Nov 2004 150 days as of Oct 2004 120 days as of Sep 2004 90 days as of Aug 2004 60 days as of Jul 2004 30 days as of Jun 2004, Mar 2004 This account is scheduled to continue on record until Mar 2011.
<b>PALISADES F CU</b> 300 N MIDDLETOWN RD PEARL RIVER NY 10965 No phone number available <b>Partial account number</b> 257361000....	Date opened Dec 2003 Reported since Dec 2003	Date of status Dec 2004 <i>Last reported</i> Dec 2004	Type Installment <i>Terms</i> 60 Months <i>Monthly payment</i> NA	Responsibility Individual <i>High balance</i> NA	Credit limit or original amount \$467	Recent Payment \$467	Status: Account charged off/Past due 150 days as of Dec 2004 120 days as of Sep 2004 90 days as of Aug 2004 60 days as of Jul 2004 30 days as of Jun 2004, Mar 2004 This account is scheduled to continue on record until Mar 2011.

## Accounts in good standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

### Credit items

		Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
<b>COUNTRYWIDE HOME LOANS</b> 450 AMERICAN ST SIMI VALLEY CA 93065 (800) 669-6607	Mar 2002	Jan 2007	Mortgage	Joint with PATRICIA DEMASI	\$131,250	\$127,288 as of Jan 2007	As of Jun 2011, this account is scheduled to go to a positive status.	
	Reported since Feb 2005	Last reported Jan 2007	Terms 30 Years		High balance NA	NA	Your Statement: "Y ITEM DISPUTED BY CONSUMER"	
			Monthly payment \$1238				This item was verified and updated on Jan 2007.	
		Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
<b>FREMONT INVESTMENT &amp; LN</b> 175 N RIVERVIEW DR ANAHEIM CA 92808 No phone number available	Mar 2002	Jul 2007	Mortgage	Joint with PATRICIA DEMASI	\$131,250	NA	Transferred/closed/Never late.	
	Reported since May 2002	Last reported Jul 2007	Terms 30 Years		High balance NA	NA	This account is scheduled to continue on record until Jul 2017.	
			Monthly payment NA					
		Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
<b>GEMB/NAPA</b> PO BOX 981439 EL PASO TX 79998 (866) 396-8254	Oct 2006	Dec 2006	Revolving	Joint with PATRICIA DEMASI	\$475	NA	Paid/Closed/Never late.	
	Reported since Nov 2006	Last reported Dec 2006	Terms NA		High balance NA	NA	This account is scheduled to continue on record until Dec 2016.	
			Monthly payment NA				Comment: "Account closed at consumer's request"	

See History of account balances for additional information.

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### Accounts in good standing continued

<b>M &amp; T BANK</b> PO BOX 7678 BUFFALO NY 14240 No phone number available <b>Partial account number</b> 1000016588040....		<i>Date opened</i> Jun 2002	<i>Date of status</i> Oct 2002	<i>Type</i> Installment	<i>Responsibility</i> Signer with ROBERT FERRIS	<i>Credit limit or original amount</i> \$18,000	<i>Recent balance</i> NA	Status: Paid/Closed/Never late. This account is scheduled to continue on record until Oct 2012.
<b>M &amp; T BANK</b> PO BOX 7678 BUFFALO NY 14240 No phone number available <b>Partial account number</b> 1000017294002....		<i>Date opened</i> Apr 2004	<i>Date of status</i> Jun 2004	<i>Type</i> Installment	<i>Responsibility</i> Signer with ROBERT FERRIS	<i>Credit limit or original amount</i> \$12,000	<i>Recent balance</i> NA	Status: Paid/Closed/Never late. This account is scheduled to continue on record until Jun 2014.
<b>OPTION ONE MORTGAGE CORP</b> 6501 IRVINE CENTER DR IRVINE CA 92618 No phone number available <b>Partial account number</b> 647443....		<i>Date opened</i> May 2001	<i>Date of status</i> May 2002	<i>Type</i> Mortgage	<i>Responsibility</i> Joint with PATRICIA DEMASI	<i>Credit limit or original amount</i> \$101,400	<i>Recent balance</i> NA	Status: Paid/Closed/Never late. This account is scheduled to continue on record until May 2012.
<b>SEARS/CBSD</b> PO BOX 6189 SIOUX FALLS SD 57117 No phone number available <b>Partial account number</b> 504994805272....		<i>Date opened</i> Mar 2002	<i>Date of status</i> Jul 2007	<i>Type</i> Revolving	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$320	<i>Recent balance</i> \$85 as of Jul 2007	Status: Open/Never late.
		<i>Reported since</i> Mar 2002	<i>Last reported</i> Jul 2007	<i>Terms</i> NA		<i>High balance</i> \$520	<i>Recent Payment</i> \$225	
				<i>Monthly payment</i> NA				

**Prepared for**  
**DOUGLAS D DEMASI Sr**  
**Report number**  
**0692208651**

**Report date**  
**July 18, 2007**  
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### Accounts in good standing continued

<b>TEG FEDERAL CREDIT UNION</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status: Paid, Closed/Never late.</b>
I COMMERCE ST		May 2003	Dec 2003	Installment	Individual	\$10,000	NA	This account is scheduled to continue on record until Dec 2013.
POUGHKEEPSIE NY 12603		Reported since	Last reported	Terms				
(845) 452-7323		Apr 2003	Dec 2003	60 Months				
<b>Partial account number</b>				Monthly payment				
2987....				NA				

<b>TEG FEDERAL CREDIT UNION</b>		<b>Date opened</b>	<b>Date of status</b>	<b>Type</b>	<b>Responsibility</b>	<b>Credit limit or original amount</b>	<b>Recent balance</b>	<b>Status: Paid, Closed/Never late.</b>
I COMMERCE ST		Jun 2003	Dec 2003	Installment	Individual	\$16,000	NA	This account is scheduled to continue on record until Dec 2013.
POUGHKEEPSIE NY 12603		Reported since	Last reported	Terms				
(845) 452-7323		May 2003	Dec 2003	60 Months				
<b>Partial account number</b>				Monthly payment				
2987....				NA				

### History of your account balances

Your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your edit limit and high balance or the original loan amount for an installment loan.

### AMERICAN GENERAL FINANCE

*Partial account number*  
 1102253402926....

May 2007: \$1,579	Apr 2007: \$1,725	Mar 2007: \$1,725	Feb 2007: \$2,061	Jan 2007: \$2,061	Dec 2006: \$2,388	Nov 2006: \$2,388	Oct 2006: \$2,548	Sep 2006: \$2,706	Aug 2006: \$2,843	Jul 2006: \$4,843	May 2006: \$4,843	Apr 2006: \$5,165	Mar 2006: \$5,208	Feb 2006: \$5,327	Dec 2005: \$5,444	Nov 2005: \$5,673	Sep 2005: \$5,806
-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------

*Between Aug 2006 and May 2007, your credit limit/high balance was \$2,843*  
*Between May 2006 and Apr 2006, your credit limit/high balance was \$4,843*

*Between Apr 2006 and Mar 2006, your credit limit/high balance was \$5,165*

*Between Mar 2006 and Feb 2006, your credit limit/high balance was \$5,208*

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**History of your account balances (continued)**

Between Feb 2006 and Feb 2006, your credit limit/high balance was \$5,327

Between Dec 2005 and Dec 2005, your credit limit/high balance was \$5,444

Between Nov 2005 and Nov 2005, your credit limit/high balance was \$5,673

Between Aug 2005 and Sep 2005, your credit limit/high balance was \$5,806

**GEMB/NAPA**

Partial account number

601918021911....

As of Nov 2006 your credit limit/high balance was \$475

Balance history  
Nov 2006: \$0

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### Record of requests for your credit history

Experian makes your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

### QuiRIES shared with oTHers

This section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

Requester	Date	Reason	Date	Reason
FIS CREDIT SERVICES 3100 NEW YORK DR PASADENA CA 91107 > No phone number available	Mar 12, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Apr 2009.	Jan 23, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.
FIS CREDIT SERVICES > No phone number available	Jan 22, 2007	Real estate loan on behalf of FIDELITY BORROWING MTG. This inquiry is scheduled to continue on record until Feb 2009.	Jan 18, 2007	Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Feb 2009.
INDSAFE CREDIT 15 WALNUT GROVE AVE )SEMMEAD CA 91770 > No phone number available	Jun 26, 2007	Real estate loan on behalf of FBM LLC. This inquiry is scheduled to continue on record until Jul 2009.	12395 FIRST AMERICAN WAY POWAY CA 92064 > No phone number available	1515 WALNUT GROVE AVE ROSEMEAD CA 91770 > No phone number available
UIFAX MORTGAGE RVICE 50 PEACHTREE ST NW MD LANTA GA 30309 > No phone number available	Jun 25, 2007	Conventional mortgage on behalf of DELTA FUNDING CORPORATIO. This inquiry is scheduled to continue on record until Jul 2009.	TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.	LANDSAFE CREDIT 1515 WALNUT GROVE AVE ROSEMEAD CA 91770 > No phone number available
RANET 39 TAPO ST STE 209 11 VALLEY CA 93063 > No phone number available	Jun 7, 2007	Real estate loan on behalf of TRIBECA LENDING CORPORAT. This inquiry is scheduled to continue on record until Jul 2009.	THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.	CONCORD MORTGAGE CORP. This inquiry is scheduled to continue on record until Dec 2008.
OLL FACTUAL DATA 0600 JO HAHNS PEAK DR VELAND CO 80538 > No phone number available	Apr 30, 2007	Real estate loan on behalf of 2250 THE MORTGAGE TEAM. This inquiry is scheduled to continue on record until May 2009.	CBCINNOVIS PO BOX 1838 COLUMBUS OH 43216 > No phone number available	Sep 21, 2006 Real estate loan on behalf of 376 DUTCHESSE COUNTY MO. This inquiry is scheduled to continue on record until Oct 2008.

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July 18, 2007

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<b>FAC-FREMONT</b>		<b>Date</b>	<b>Reason</b>	<b>WLM FINANCE</b>	<b>Date</b>	<b>Reason</b>
12395 FIRST AMERICAN WAY POWAY CA 92064 <i>No phone number available</i>	Sep 16, 2006	Real estate loan . This inquiry is scheduled to continue on record until Oct 2008.		501 OFFICE CENTER DR STE FT WASHINGTON PA 19034 <i>No phone number available</i>	Jun 5, 2006	Real estate loan . This inquiry is scheduled to continue on record until Jul 2008.
<b>SEARS/CBSD</b>	Aug 26, 2006	Permissible purpose. This inquiry is scheduled to continue on record until Sep 2008.		<b>CIS INC</b>	ROUTE 517 ALLAMUCHY NJ 07820 <i>No phone number available</i>	Apr 18, 2006
<b>CIS INC</b>	Aug 21, 2006	Real estate loan on behalf of ASAP MORTGAGE INC. This inquiry is scheduled to continue on record until Sep 2008.		<b>CBCINNOVIS</b>	PO BOX 1838 COLUMBUS OH 43216 <i>No phone number available</i>	Dec 7, 2005
<b>FAC</b>	Jun 14, 2006	Real estate loan on behalf of HOME LOAN CTR INC DBA LE. This inquiry is scheduled to continue on record until Jul 2008.		<b>LANDSAFE</b>	6400 LEGACY DR PTX-87 PLANO TX 75024 <i>No phone number available</i>	Oct 27, 2005
<b>FIRST AMER CR SVCS INC</b>	Jun 5, 2006	Real estate loan on behalf of FREEDOM MORTGAGE. This inquiry is scheduled to continue on record until Jul 2008.		<b>TRANSUNION CREDIT INFO</b>	825 E GATE BLVD STE 310 GARDEN CITY NY 11530 <i>No phone number available</i>	Jun 5, 2006
					PO BOX 31423 INDEPENDENCE OH 44131 <i>No phone number available</i>	

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**Inquiries shared only with you**

I may not have initiated the following inquiries, so you may not recognize each source.  
I report these requests to you only as a record of activities, and we do not include any  
these requests on credit reports to others.

- offer credit information about you to those with a permissible purpose, for example to:
  - other creditors who want to offer you preapproved credit;
  - an employer who wishes to extend an offer of employment;
  - a potential investor in assessing the risk of a current obligation;
  - Experian Consumer Assistance to process a report for you;
  - your current creditors to monitor your accounts (date listed may reflect only the most recent request).

**These inquiries do not affect your credit score.**

**WASHINGTON MUTUAL**  
201 3RD AVE  
ATTLE WA 98101

*Date*  
Jun 22, 2007; Dec 18, 2006

**HOTICEPOINT/INS P&C**  
200 ALDERMAN DR  
PHARETTA GA 30005  
In behalf of AMER/CAN MODERN INS  
ROU  
n behalf of AMERICAN MODERN INS GROUP  
Insurance underwriting

*Date*  
Mar 27, 2006

**PROGRESSIVE INSURANCE**  
300 WILSON MILLS RD  
LEVELAND OH 44143

*Date*  
Mar 27, 2006

**ASHINGTON MUTUAL**  
201 3RD AVE  
ATTLE WA 98101

*Date*  
Jul 1, 2005

**EXPERIAN**  
PO BOX 2002  
LEN TX 75013

*Date*  
Dec 4, 2003; Apr 23, 2003

**EXPERIAN**

*Date*  
Apr 23, 2003

Prepared for  
DOUGLAS D DEMASI Sr  
Report number  
**0692208651**

Report date  
July 18, 2007  
www.experian.com/disputes  
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## Personal information

The following information is reported to us by **you, your creditors and other sources**. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

### Names

DOUGLAS D DEMASI Sr  
Name identification number: 26829  
DOUGLAS D DEMASI  
Name identification number: 24383  
DOUGLAS D DEMASI Sr  
Name identification number: 29133  
DOUGLAS D DEMASI  
Name identification number: 21048  
DOUGLAS DEMASI  
Name identification number: 11133  
DOUGLAS DEMASI Sr  
Name identification number: 24534  
DOUGLAS D DEMASISR  
Name identification number: 19588  
DOUGLAS D DE MASI  
Name identification number: 28746  
DOUGLAS D DE MASI Sr  
Name identification number: 30052  
DOUGLAS DE-MASI  
Name identification number: 12518  
DOUGLAS DE MASI  
Name identification number: 5703  
DOUGLAS D DEMASSI  
Name identification number: 10120  
DOUGLAS DEMASI  
Name identification number: 28555

Names	Geographical code	Type of address	Document 1-2	Report date
DOUGLAS D DEMASI	0-1260010-87-5600	Multifamily	002090967	July 18, 2007
DOUGLAS DEMASI Sr	300 N MIDDLETOWN RD PEARL RIVER NY 10965-11262	Single family	0516646133	www.experian.com/disputes
DOUGLAS A DEMASI	1214 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578	Single family	0381111773	Call 800 509 8495
DOUGLAS D DEMASI	1216 BEEKMAN RD HOPEWELL JUNCTION NY 12533-5578	Single family	0-2000210-27-228	Page 14 of 16
DOUGLAS DEMASI	31 SHERWOOD FRT APT F WAPPINGERS FALLS NY 12590-5725	Apartment complex	0026523416	Page 76 of 79
DOUGLAS D DEMASI	1216B BEEKMAN RD HOPEWELL JCT NY 12533-5578	Single family	0495608184	0-5010190-27-228
DOUGLAS D DEMASI	675 BEEKMAN RD HOPEWELL JCT NY 12533-6308	Single family	002627057	0-5020130-27-228
DOUGLAS D DEMASI	RR 1 HOPEWELL JCT NY 12533-9801	Rural route		

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**Personal information continued**

	Type of address	Geographical code	Geographical code
21416 BEEKMAN RD OPENWELL JUNCTION NY 12533. address identification number 646383434	Single family	0-00- 0- 12533. Address identification number 0024920432	0-00- 0- Rural route
21416 BEEKMAN ROAD OPENWELL JUNCTION NY 12533. address identification number 655541687	Single family	0-00- 0- As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to US.	
216A BEEKMAN RD OPENWELL JUNCTION NY 12533-5578 address identification number 460662876	Single family	0-2000210-27-2281 Oct 30, 1952 Telephone numbers 845 227 5387	Date of birth Oct 30, 1952 Telephone numbers 845 227 5387
5 MAYFAIR RD DUGHQUAG NY 12570-5010 address identification number 326443932	Single family	0-2000130-27-2281 PATRICIA Employers SELF EMPLOYED - DOUGLAS BUILDERS INC - SELF -	Spouse or co-applicant PATRICIA Employers SELF EMPLOYED - DOUGLAS BUILDERS INC - SELF -
BC DUGHQUAG NY 12570- address identification number 3622317528		0-00- 0- Notices	
BEEKMAN RD OPENWELL JUNCTION NY 12533-6176 address identification number 326273961	Single family	0-5010120-27-2281 This address has pertained to a business: 300 N MIDDLETOWN RD PEARL RIVER NY 10965 ENGINEERING-MANAGEMENT SERVICE: 300 N MIDDLETOWN RD, PEARL RIVER, NY, 10965	
BOX 322 OPENWELL JUNCTION NY 12533-0322 address identification number 326265959	Post office box	0-5020130-27-2281 ...End of Report...	
BOX 691 DUGHQUAG NY 12570-0691 address identification number 326445553	Post office box	0-2000210-27-2281 If you disagree with information in your report you may dispute it at: <b>www.experian.com/disputes</b>	
22 BEEKMAN RD OPENWELL JCT NY 12533-6260 address identification number 326275208	Single family	0-5010190-27-2281	

**Report date**  
July 18, 2007  
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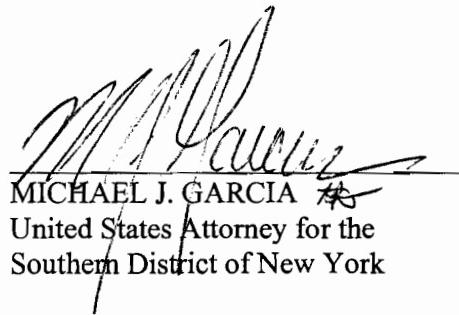
MICHAEL J. GARCIA  
United States Attorney for the  
Southern District of New York  
By: LAWRENCE H. FOGELMAN  
Assistant United States Attorney  
86 Chambers Street, 3rd Floor  
New York, New York 10007  
Telephone: 212-637-2719  
Fax: 212-637-2730  
Email: Lawrence.Fogelman@usdoj.gov

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

----- x  
DOUGLAS D. DE MASI SR., : CERTIFICATION  
:   
Plaintiff, : 08 Civ.  
:   
- against - :  
:   
SENATOR CHARLES E. SCHUMER, :  
:   
Defendant. :  
----- x

I, Michael J. Garcia, United States Attorney for the Southern District of New York, pursuant to the provisions of 28 U.S.C. § 2679(d), and by virtue of the authority vested in me under 28 C.F.R. § 15.4, hereby certify, on the basis of the complaint and the information now available with respect to the allegations made therein, that defendant Senator Charles E. Schumer was acting within the scope of his employment as a United States Senator at all times relevant to the incidents alleged in the complaint.

Dated: New York, New York  
May 21, 2008



MICHAEL J. GARCIA  
United States Attorney for the  
Southern District of New York